

Inaugural SU health and dental plan begins coverage at start of September

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It's hard enough to keep up with all there is to do the first week of classes without having to learn all about your brand spanking new SU health and dental plan. So to ease your first-week workload, Gateway Deputy News Editor Jonathan Taves took the time to speak with Students' Union Vice President (Student Life) Nick Dehod to find out everything a student needs to know about making a claim, customizing a plan, and just what exactly a tutorial benefit is.

So sit back, read up, and hopefully you'll figure out a way to make the most of your plan, and repair all of that summer holidays alcohol damage.

What type of medical expenses does the health and dental plan cover?

It covers a whole bunch of things — 80 per cent of prescription drugs, vaccinations, physio therapist, registered massages, chiropractor, psychologists, ambulance and more.

Does the plan allow for family coverage? How does this alter the price?

If you want to include a spouse or a dependant, you can do that. It'll just be an additional cost depending on how many people you add. Adding a single dependant will increase the cost to \$287.51, while family coverage will cost \$577.02.

Are there any restrictions on who the plan is accessible to?

In order for you to be able to use the plan you have to be assessed to have student union fees. And if you are claimed as a spouse or dependant, clearly they have to be your spouse or dependant.

Does the health and dental plan cover vision?

It does. For vision, we have eye exams, eye glasses, contact lenses, and laser eye surgery.

Is the plan customizable?

Yes. You can do either \$109.34 for just the health plan itself and then Dental will be an additional \$83. Either can be removed.

How do students go about making a claim?

There'll be forms online. There'll also be claim forms in the lower level office. With those forms, students can either mail them directly to the insurer or bring them to our office where we'll mail them. There will be a blackout period until the end of September while we sort out who is still on the plan and who has opted out. The plan goes from September 1 until the end of August, so even if you graduate in April, you'll still have coverage.

What is a direct pay card?

This card allows you to make a claim. You're going to be able to go online and download the card or you'll receive it in the mail. It basically has the health plan number that students need to use with their CCID to collect claims. It will be coming in the mail during the first week of September.

Alberta health care is a requirement to gain benefits from the SU plan. How will this work for international students or those who might not have Alberta Health Care?

If you're an international student, provided that you're assessed student union fees, you will be part of the plan. But that being said, the health plan provides supplementary coverage to the basic coverage Alberta health care provides. International students have a University Health Insurance plan which fulfills the requirement for them.

University of Alberta students are paying less than students at the UBC and U of Sask. How was this low rate obtained?

One reason our plan is cheaper is because we don't include graduate students in our health plan. We wanted to make sure the plan was comprehensive while also being affordable for students.

Can you explain the tutorial benefit for students?

Students can claim coverage of up to \$15 an hour to a maximum of \$2000 per policy year to employ a tutor if the student is immobilized by accident or injury.

Students lead a busy lifestyle. Do you feel this plan is easy to use and convenient enough to fit with their schedules?

I think that by having the office in place we're going to make it very accessible for students to ask questions as well as fill out claims. The website will make it easier for students to opt out and alter their coverage from a computer in the library or at home.

Students at the University of Calgary are being offered the option of paying their health and dental plan fees in two installments. In contrast, The U of A's has been placed on the first semester. How was this option settled on?

We were trying to make this plan as affordable and comprehensive as possible and had already negotiated the universal opt-out. If we allowed students to make that decision each semester, that would have had an impact on the price.

How can students opt out of the health and dental plan? Where can they go online or in person to do this?

What they can do is go to the website which is www.ihaveaplan.ca and when they go to that website, they basically select our university and opt out. They can also go down to the office we'll have set up in the basement of SUB.

The universal opt out isn't typical of student health plans. Was this option difficult to obtain?

Given that we were one of the last major universities to come up with a health plan, it helped us when it came time to finally work out our details. We've also had previous health plans

fail, and along with our good relationship with StudentCare, we were able to allow for a lot of flexibility in this plan. Outside of Quebec we're the only campus with a universal opt-out.

Are there any other times throughout the year that students can make alterations or changes to their coverage?

If you are a student who starts in the winter semester, there is an opt in period. There is a change of coverage period between August 28 and September 16. That period will be the time they have to alter their coverage details to, say, add a spouse or dependent.

If students have anymore in depth questions about the plan, where can they look for answers?

In terms of specific coverage, one place students can look for clarification is www.ihaveaplan.ca. Students can pick up material and ask questions about the plan in an office we'll be setting up in lower SUB.



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Monday – Friday, 7:30am – 8pm

-We now offer-
Breakfast
starting at 7:30

Dewey's opens this Thursday for the new school year.
Join us for food, drinks, and a game of pool.

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the new
Room at the Top

7TH FLOOR SUB | NO MINORS
MON-FRI 11AM-LATE | SAT 3PM-LATE

Leave Your Legacy

Name our new
ROOM at THE TOP
BEER

Submit your entry before
September 19th, 2009!

★ ENTRIES CAN BE DROPPED OFF AT
THE BAR, OR SUBMITTED ONLINE AT
WWW.SU.UALBERTA.CA/ROOMATTHETOP

Grand Prize

- ★ Molson Suite for 10 PEOPLE at the October 30th Eskimos game
- ★ Party at Room at the Top on the Saturday night of your choice (booking permitted) with 100 FRIENDS and a \$500 gift certificate

Top 4 Names Win

- ★ \$50 Room at the Top gift certificate