Basic Student Health & Dental Plan Facts...

- The plan is MANDATORY for all full-time students enrolled in programs 20 weeks or longer. Part time students are not covered under this plan.
- Indigenous students who have self-identified will be automatically exempt from the plan.
- International students are eligible for health and dental coverage.
- The benefits plan costs $265.00 for twelve (12) months of coverage. $132.50/Health & $132.50/Dental.
- Students with alternate coverage may opt-out of one or both of the plans by completing an Opt Out Waiver online by the applicable deadline each term. No exceptions or extensions will be made after this deadline.
- Fall 2019 deadline: September 13th
- Winter 2020 deadline: January 17th
- Payments for family coverage applications CANNOT be accepted by the campus Student Services Representatives. All family coverage applications must be submitted on-line.
- There is a coverage enrollment period for new and returning students of 45 days. During this time, benefits can be accessed but paper claims must be submitted for reimbursement following the enrollment period.

Taking Payment for the Health & Dental Plan...

- All fees are due (Health & Dental, Tuition, NBCCSU, Tech fees, etc.) on the first Friday of the start of Class.
- Students have the option:
  o to pay during August /Registration or opt out online
  o or pay by the fee deadline
- Students who plan to opt out after tuition is due will receive a credit on their account respectively.

The Benefits Plan Office...

If students have any questions or concerns about the Health & Dental plan, they should be referred directly to the Student Benefits Office (contact info below) or to the Health & Dental Plan website at: www.mystudentplan.ca.
Please present the student with a brochure that details information on the plan and directs the student to the website for comprehensive information, forms, and direct billing cards. The Benefits Office strongly suggests that the student always be referred to the benefits office by toll free number or email for any inquiry related to the benefits, eligibility, opt outs and other related matters.

**NBCCSU Benefits Plan Office – Natasha LeBlanc**
1234 Mountain Road
Moncton NB E1C 8H9
P: 506.858.7873
- Toll Free: 1.855.867.6821
- E: nbccplan@mystudentplan.ca

**Details on Family Coverage…**

Students enrolled in the Health & Dental plan may purchase additional coverage for spouse/partner and/or other dependents (coverage does not include dependent parents). There is an added fee to purchase this coverage which is in **ADDITION** to the $265 student fee.

- Cost of Family Coverage - the family rate varies depending on the type of coverage the student requires. Students interested in family coverage information should be encouraged to call, visit, or email the Benefits Office to discuss their options.
- How to Purchase Coverage – this optional coverage can only be purchased online. Students wanting to add their family to the plan must complete the Family Add-on Application and submit it (on-line) by the deadline.

PLEASE NOTE: like the student’s own coverage, family coverage runs for 12 months.

**Programs/Groups Excluded from Health & Dental for Fall 2019…**

- All Contract Programs (Non regular)
- All Part time Students
  - If they enroll Full Time, they are eligible for the plan and the charges will be set up on their accounts respectively.
  - If they start Full Time and drop to Part Time **before** the opt-out deadline:
    - If they **paid the plan**: it is not refundable and they keep the insurance plan (refund would need to be initiated by Gallivan, if any).
    - If they **did not pay or opt out**: once the Part Time identifier in the program plan panel is activated, the charges will be removed.
  - If they start Full Time and drop to Part Time **after** the opt-out deadline:
    - The plan is overdue and should be paid regardless. They also end up keeping the plan