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LUSU HEALTH & DENTAL PLAN OPT-OUT POLICY

INTRODUCTION

Students may request to opt-out of the Health & Dental Plan every academic year if they provide proof of comparable coverage with another insurance provider.

PURPOSE

The purpose of this policy is to ensure that:

1. All Students understand the Opt-out Policy and the guidelines set forth.
2. The opt-out process is effectively managed as per the set-out guidelines.
3. All Students requesting opt-out are treated in a fair and consistent manner.

POLICY

All Students who qualify to opt-out of the Health Plan must do so no later than September 30th of the current academic year. This deadline is not flexible. Reimbursement will be issued in the form of an e-transfer or direct deposit, whichever LUSU and the Health Plan provider believes is the most effective way to reimburse the students opting out.

Upon registering for opt-out the Student is responsible for providing correct and accurate information for reimbursement:

1. Providing proof of alternate, comparable coverage;
2. Providing their correct and current email address;
3. Providing their correct banking information for direct deposit;
4. Providing their correct mailing address;
5. Reimbursements cannot be issued to anyone other than the Student.

If the email for e-transfer or direct deposit information is entered incorrectly or not accepted, a cheque will be issued directly to the Student. The cheque will be mailed to the address provided in the Opt-out process. Cheques do have an expiry date of **6 months** after the issue date and should be cashed in a timely fashion. Stale dated, lost, or otherwise undeposited cheques will not be reissued after **March 31st** of the same academic year. Bank fees may apply for reissued cheques.

If the Student does not receive their refund by **November 15th** of the same year, they should contact the LUSU Health Plan officer immediately (healthbenefits@lusu.ca).

The deadline for all inquiries is **December 31st** of the same academic year.

This deadline is not flexible. Stale dated cheques will not be reissued after this date.