YOUR STUDENT PLAN
ATTENTION! International students living abroad – FAQ

As an eligible international student, you're automatically covered by and billed for applicable portions of the student Plan. Note that whether you live in Canada or abroad, **Plan benefits are only accessible within Canada**. Be sure to read this FAQ to review your options, and see [www.studentcare.ca](http://www.studentcare.ca) for complete details on your Plan’s benefits.

---

**Are you an international student living abroad?**
- **YES**
  - **Are you planning to come to Canada for the 2020–21 academic year?**
    - **YES**
      - If you’ll be in Canada between Sept. 1, 2020 – Aug. 31, 2021, discover what your Plan has to offer. If you have alternative coverage, you can also **combine your student Plan coverage** with your other benefits, or **opt out at www.studentcare.ca** during the regular Change-of-Coverage Period.

    Note that you must provide proof of alternative coverage to complete your opt out.

    To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded** to include documentation of international student status, such as study permits.

    **Health and dental care can be very expensive.**
    If you complete an opt out during the regular Change-of-Coverage Period and then come to Canada later during the 2020–21 academic year, you won’t have access to the Plan’s coverage. **Please consider your choice carefully.**

    **Note that you must provide proof of alternative coverage to complete your opt out.**

    To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded** to include documentation of international student status, such as study permits.

    **If you’re completely certain that you won’t be in Canada at all between Sept. 1, 2020 – Aug. 31, 2021** and therefore won’t be able to use your Plan coverage, you can opt out at [www.studentcare.ca](http://www.studentcare.ca) during the regular Change-of-Coverage Period and receive reimbursement for the Plan.

    Note that you must provide proof of alternative coverage to complete your opt out.

    To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded** to include documentation of international student status, such as study permits.

    **If you’re not completely certain whether or not you’ll be in Canada between Sept. 1, 2020 – Aug. 31, 2021,** a special Change-of-Coverage Period will be available between July 5 – 19, 2021 for international students who:

    1. Were unable to come to Canada for the 2020-21 academic year
    2. Did not opt out during the regular Change-of-Coverage Period
    3. Did not submit any claims for Plan benefits between Sept. 1, 2020 and July 4, 2021

    With this option, you can ensure that:
    - If it turns out that you’re unable to come to Canada at all during the year, you’ll be able to opt out later and receive full reimbursement for the Plan.
    - If you do come to Canada at a later time, you’ll have coverage.

    **Note that you must provide proof of alternative coverage to complete your opt out.**

    To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded** to include documentation of international student status, such as study permits.

    **If you’re not completely certain whether or not you’ll be in Canada between Sept. 1, 2020 – Aug. 31, 2021,** a special Change-of-Coverage Period will be available between July 5 – 19, 2021 for international students who:

    1. Were unable to come to Canada for the 2020-21 academic year
    2. Did not opt out during the regular Change-of-Coverage Period
    3. Did not submit any claims for Plan benefits between Sept. 1, 2020 and July 4, 2021

    With this option, you can ensure that:
    - If it turns out that you’re unable to come to Canada at all during the year, you’ll be able to opt out later and receive full reimbursement for the Plan.
    - If you do come to Canada at a later time, you’ll have coverage.

    **Note that you must provide proof of alternative coverage to complete your opt out.**

    To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded** to include documentation of international student status, such as study permits.

---

**NO**
- **If you'll be in Canada between Sept. 1, 2020 – Aug. 31, 2021**, discover what your Plan has to offer. If you have alternative coverage, you can also **combine your student Plan coverage** with your other benefits, or **opt out at www.studentcare.ca** during the regular Change-of-Coverage Period.

    Note that you must provide proof of alternative coverage to complete your opt out.

---

**UNSURE**
- **Are you planning to come to Canada for the 2020–21 academic year?**
  - **YES**
    - If you’ll be in Canada between Sept. 1, 2020 – Aug. 31, 2021, discover what your Plan has to offer. If you have alternative coverage, you can also **combine your student Plan coverage** with your other benefits, or **opt out at www.studentcare.ca** during the regular Change-of-Coverage Period.

    Note that you must provide proof of alternative coverage to complete your opt out.

    To make the opt-out process easier this year, the criteria for what constitutes **acceptable proof of coverage has been expanded** to include documentation of international student status, such as study permits.

---

**Health and dental care can be very expensive.**

If you complete an opt out during the regular Change-of-Coverage Period and then come to Canada later during the 2020–21 academic year, you won’t have access to the Plan’s coverage. **Please consider your choice carefully.**