As an eligible international student, you’re automatically covered by and billed for applicable portions of the student Plan. Note that Plan benefits are only accessible within Canada. Be sure to read this FAQ to review your options, and see 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**
      - **NO**
        - **UNSURE**
          - **NO**
            - **UNSURE**

If you’ll be in Canada between Sept. 1, 2020 – Aug. 31, 2021, discover what your Plan has to offer. If you have equivalent coverage, you can also combine your student Plan coverage with your other benefits, or opt out at www.studentcare.ca during the Change-of-Coverage Period.

Note that you must provide proof of equivalent coverage to complete your opt out of the Plan.

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.

**Are you planning to come to Canada for the 2020–21 academic year?**

- **NO**
  - **YES**
    - **NO**
      - **UNSURE**

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 during the Change-of-Coverage Period and receive reimbursement for the Plan.

Note that you must provide proof of equivalent coverage to complete your opt out of the Plan.

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.