

## Scarborough Campus Students' Union Policy Manual

---

### OPERATIONAL POLICY – Health and Dental Policy

---

**Adopted on March 21, 2017**

#### Preamble

In 1998, the University of Toronto Scarborough Campus Students' Union (SCSU) Health and Dental Plan was introduced by a student referendum. The SCSU Health & Dental Plan was designed to provide full-time undergraduate students at University of Toronto Scarborough Campus with extended coverage for medical expenses not covered by provincial Medicare such as prescription drugs, dental care, vision and travel.

#### Eligibility

UTSC undergraduate students, who are enrolled in a minimum of 3 full courses in either the Fall or Winter session and have been assessed their sessional SCSU fees, are automatically enrolled in the SCSU Health & Dental Plan. Part time students registered with Accessibility services and students on coop work term, not enrolled in any courses in the fall or winter session may enroll into the SCSU Health and Dental Plan. Opt in/ out period dates are available on the SCSU website.

#### Fees

The SCSU Board of Directors will annually pass the Health and Dental Fee.

#### Changes to Health and Dental Providers or Brokers

Changes to Health and Dental Providers or addition or removal of brokers must be passed by the SCSU Board of Directors.

#### Opting In

The Scarborough Campus Students' Union benefits plans are supplemental coverage to basic medicare, providing coverage for medical expenses not covered by provincial medicare, such as

prescription drugs and dental care. The benefits provided to full time students can be extended to as a spouse and/or dependent children, as well as co-op students on work term or part time students registered with the Accessibility Centre. To enroll in the SCSU Health and Dental coverage an opt in form is available online or at the SCSU office. The form must be completed and returned in person with the appropriate fees to the SCSU office. Opt in/ out period are available online.

Opt in completed forms must be handed in by the last day of September or the last day of January for students who opt in the winter to the SCSU offices.

OPERATIONAL POLICY – Health and Dental Policy

### Opting Out

Students who wish to opt out of the Health Plan must provide proof of comparable health and dental coverage in order to receive a refund of their fees. Please note that OHIP and UHIP are not considered comparable health and dental plan, but rather mandatory basic health plans. Every year, students must opt-out of the health and dental plan regardless of previous opt out application submissions. All fall Full Time students must submit an application in the fall opt out period in order to receive an opt out. Opt out periods are posted on the SCSU website. Applications to opt out are reviewed and successful applicants will be eligible for a refund. Students are responsible for inquiring about their application. Winter incoming students are inly eligible to opt in the winter semester. You can opt out by vising the SCSU website.

Students who do not opt out of the correct Health and Dental provider will not receive a refund.

### Deadlines

All students must opt out of or enroll into the health and dental plans before the deadlines determined by the SCSU. The SCSU will publicize opt out and opt in deadlines through the SCSU website. There are no exceptions to the deadlines. Under the following conditions exceptions will be considered; medical or family emergencies, extenuating circumstances or SCSU administrative errors. Students who have cause to believe they have a valid excuse for missing deadlines must submit a letter explaining the circumstances with supporting documents to the SCSU. Decisions on late deadlines will be made on a case by case basis. Only students who have paid SCSU fees and who have not attempted to file any claims will be considered.

### Confidentiality

The SCSU is not responsible to the parents/guardians of full-time undergraduate student members over the age of 18. The SCSU can assist parents/ guardians with general inquiries about benefits, costs, deadlines and claim forms, the SCSU is not obliged to answer questions about a specific students' students' claims history, opt out record, policy identification codes or student records.

Consent to provide information to parents/guardians may be granted under extenuating or health related circumstances. All requests for consent of information must be submitted to SCSU staff and will be handled on a case by case basis.

### Disbursement

The SCSU will disburse Health and Dental opt out refunds only to applicants that have successfully been approved. Students will be notified once the cheque is available. If a student OPERATIONAL POLICY – Health and Dental Policy

is unsuccessful in opting out, they will be notified to verify their information. The last day to submit information for verification will be posted on the website. The SCSU will disburse Health and Dental opt out refunds only by cheque. An opt out refund cheque will be valid for six months. If the student loses their cheque, they must wait six months for expiration of the cheque. If requested by the student, the SCSU will reissue an opt out refund cheque post the six months. The SCSU will only reissue opt out refund cheques within a three-year period of first being issued after successfully opting out. If the cheque is not cashed within a three-year period of first being issued, the SCSU is not responsible.