

How to Opt Out of Health & Dental:

Deadline: January 31, 2022

This deadline is for winter start students only. If you attended in fall 2021, you are not able to opt out at this time. Your next opportunity will be Fall 2022.

When considering opting-out of your coverage, keep in mind the following:

-A parent's insurance plan will stop covering you completely if you're a part-time student over 21 or a full-time student over the age of 25.

-In order to cover all of your needs you can combine your student Health Plan with another plan for up to 100% coverage. To get more information about coordinating your benefits with another plan, read through Coordination of Benefits.

--Does my existing coverage meet all the needs that I may have?

--What is in the best interest of my overall health and well-being?

Coordinating Multiple Plans

If you are an eligible student and have comparable coverage you may wish to coordinate your plans. Benefits under the two plans can be coordinated to increase your coverage up to 100% of the actual expense(s) incurred. For example, following payment under this plan you can submit outstanding balances to the other plan for consideration. Find out more about Coordination of benefits at www.mystudentplan.ca/macewan.

Opting Out of Coverage

If you are an eligible student and have comparable health and/or dental coverage you may apply to opt-out of the plan(s). Each student is given one opportunity to opt-out of the health and/or dental plan(s) each year. All opt-out forms must be completed online and must be received before the deadline. You will not be able to opt-out of coverage at any other point during the school year. This is a **one-time opt out** and you **will automatically be removed from the plan every year** unless you lose your alternate coverage and re-enrol.

No exceptions will be made if the deadline is missed. It is the student's responsibility to pay the plan fees for the entire year should they miss the applicable opt-out deadline.

Online Opt-Out

You may opt-out of the health plan, the dental plan, or both. If opting out of both, please complete **both** sections. Please use an email address that is active. If there is an issue with your submission, we will contact you with this email address.

1. Go to **www.mystudentplan.ca/macewan**
2. Click "Opt-Out/Re-enrol/FLEX" and select "Opt-Out" Complete both sections as you will have to indicate if you are opting out of health, dental or both.
3. You must provide the information of your alternative coverage. Any forms without this information are considered invalid and will not be processed.

You will receive an automated confirmation email indicating we received the opt out request. Please keep this for your records as its your only proof.

If you do not get this email confirmation, you will need to resubmit your form.