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| **UPEI Student Union** | **Policy No.** UPEISU3 | | **Revision No.** 3 |
| **Policy Title:** Health Plan Administration | | | **Page:** 1 of 2 |
| **Creation Date:**  February 12th, 2015 | **Version Date:**  January 6th, 2019 | | **Review Date:**  Annually (summer) |
| **Authority:**  UPEISU Council | | **Responsibility:**  General Manager | |

**Preamble:**

This policy explains the UPEI SU medical, dental and international insurance plan. How they operate and the rebate procedures.

1. **Health Plan**
   1. Upon registration, as mandated by the Board of Governors, all Full-Time students are automatically enrolled into the Student Health Plan and are charged the premium.
   2. If students are covered by another medical plan, above and beyond Provincial Medicare, they may withdraw from the Student Health Plan and be rebated the premium fee with the exception of UPEI Varsity Athletes.
   3. The policy year is from September 1st, to August 31st, of each registered year. An opt-out deadline shall apply.
2. **Dental Plan**
   1. The UPEI SU provides a Dental Plan for its members. Upon registration, all Full-Time students are automatically enrolled into the Student Dental Plan and are charged the premium.
   2. If students are covered by another dental plan, above and beyond Provincial Medicare, they may withdraw from the Student Dental Plan and be rebated the premium fee.
   3. The policy year is from September 1st, to August 31st, of each registered year. An opt-out deadline shall apply.
3. **Rebate Procedure**
   1. Students may opt out of the insurance coverage either before the last Friday in September of each registered year, or the last Friday in January for new full-time students registering in the Second Semester at the UPEI SU Office.
   2. The student must supply their current Student ID Card and proof of other medical plan coverage. This process is to be completed online.
   3. Notice of refund deadline date shall be advertised as follows: UPEI SU Website, through UPEI SU social media, Orientation Week packages, Handbook, UPEI Fee Schedule, Cadre Website, and UPEI Campus notice boards.
   4. A master list of all students who have not received the Student Health and Dental Plan Rebate shall be drawn up and forwarded to The Campus Trust in early October.
   5. Any student who has missed the opt-out deadline may be removed from the UPEI Student Health and Dental Plan. To do so they must bring proof of insurance to the Administrative Coordinator and will be charged a $40 late opt-out fee.

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1. **Inquiries**
   1. Requests for additional information should be directed to the Administrative Coordinator or to the General Manager.
2. **Dependant Coverage**
   1. Students requiring family medical coverage for dependants, common law partners and spouses may make arrangements through the UPEI SU Office in accordance with the above mentioned deadline date.
3. **International Student Coverage**
   1. International students are not eligible to opt out of the student insurance coverage unless they possess provincial medicare or have the appropriate documents completed by their health insurance provider.