

## Douglas Students' Union Health and Dental Plan

Important note: This plan is not initiated by Douglas College, but is an initiative of the [Douglas Students' Union](#). For information about the plan, please contact the Douglas Students' Union at 604-527-5110.

### Overview

The Douglas Students' Union provides all full-time students an extended health and dental plan for \$260 per year. The plan is mandatory unless students have extended health and dental coverage from another source (ie. parents, work, spouse), in which case they may choose to withdraw from part (choosing extended health or dental) or all of the Students' Union plan, or remain enrolled in both their previous plan and the Students' Union plan. Students beginning their college enrolment in the Winter, Spring or Summer Semesters are not charged the \$260 premium and are, therefore, not enrolled in the plan.

### Services covered

The plan covers 80 percent of the cost of prescription drugs, (including oral contraceptives), paramedical services, (i.e. physiotherapists, naturopaths, chiropractors) and dental work. It also provides a small amount of accidental death and dismemberment insurance. A full list of the services covered under the plan can be found in the Douglas Students' Union Handbook/Day Planner.

### OPT-OUT INFORMATION

The enrollment fee of \$260 is charged each Fall. If you have opted-out in a previous semester, you must submit your opt-out information each Fall semester as this information is not carried forward.

If you already have extended medical/dental coverage, you can "opt-out" of this plan by following the 'Medical/ Dental Opt-Out' link on the Registration menu.

You will be asked to provide your existing plan number, carrier name, birth date and a current telephone number.

The "opt-out" information will be verified and approved by the Carrier or designate. If your information is Incomplete or inaccurate,, the fee will be re-instated.

The last day to opt-out online for Fall 2009 is September 30, 2009.

Please note that payment in full will be required according to the Important Dates and Deadlines if you have not opted out successfully.

For those students who pay the plan fee and subsequently opt-out, refund cheques will be mailed out 6-8 weeks after the start of the Fall Semester.

Opt-in information: Apply in person at the Students' Union and pay at the Cashier's Office. The deadline for new Winter 2010 students to enroll in the plan will be January 31, 2010 by 4:00 pm.