

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 benefit period begins September 1, 2011 and ends August 31, 2012.

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 the Students' Union plan, or remain enrolled in both their previous plan and the Students' Union plan.

Part-time students enrolled in fewer than nine credits in the Fall 2011 semester may enrol in the plan, provided they apply in person at the Students' Union using the "Part-time Student Application" form and pay the required \$260 premium through the Cashier's Office at Douglas College. The deadline for part-time student enrolment in the plan is **September 30, 2011 at 4:00 pm**.

Students beginning their college enrolment in the Winter Semester may elect to enrol in the plan, provided they apply in person at the Students' Union using the "Winter 2012 Application" form and pay the required \$175 premium through the Cashier's Office at Douglas College. For these members, the benefit period begins January 1, 2012 and ends August 31, 2012. The deadline for new Winter 2012 student enrolment in the plan is **January 31, 2012 at 4:00 pm**.

Students are also given the opportunity to purchase coverage for spouses and dependents. They may upgrade to family coverage by paying an additional \$260 (\$175 in the case of new Winter 2012 students). Students must apply in person at the Students' Union using the "Family Application Form" and pay the premium through the Cashier's Office at Douglas College.

Services covered

The plan covers 80% 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 list of the services covered under the plan can be found in the Douglas Students' Union Handbook/Day Planner or you can check online "My Benefit Plan Booklet" at <https://onlineservices.greenshield.ca/studentcentre/Booklets.aspx>

Opt-out information

The enrolment fee of \$260 is charged each Fall. If you have opted-out in a previous year, 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 2011 is **September 30, 2011 at 4:00 pm**.

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.