

## Health & Dental Plan Frequently Asked Questions

### Q. How do I obtain coverage?

All full-time students registered at the Humber Institute of Technology and Advanced Learning and the University of Guelph-Humber are automatically enrolled in the Health and Dental Plan.

### Q. What if I am already covered under another plan?

You can coordinate benefits with your other plan or you may choose to decline dental coverage through this plan.

You may opt out of the Dental Plan only. This must be done by the deadline of the first semester in which you have enrolled.

**NEW: DENTAL OPT-OUT CAN NOW BE DONE ONLINE!** To complete your Dental Online Opt-Out, visit <http://www.aclstudentbenefits.com>

**(NOTE: The ACL website now gives you the option to have your refund deposited directly into your bank account.)**

#### **2008/2009 Dental Opt-Out Deadlines**

September Start – Deadline is September 28, 2008 at 4:00 p.m.

January Start – Deadline is February 6, 2009 at 4:00 p.m.

May Start – Deadline is June 5, 2009 at 4:00 p.m.

### Q. Can I add my spouse or children to the Health and Dental Plan?

If you are interested in adding a spouse or dependents, you will have the opportunity to do so before the deadline of the first semester in which you have enrolled. You can find the form online at <http://www.hsfweb.com/serviceshealthdental.html>

#### **2008/2009 Family Opt-In Deadlines**

September Start – Deadline is September 28, 2008 at 4:00 p.m.

January Start – Deadline is February 6, 2009 at 4:00 p.m.

May Start – Deadline is June 5, 2009 at 4:00 p.m.

### Q. If I am a part time student, am I eligible for the Health and Dental Plan?

Only full time students who pay the full-time activity fee are eligible for the Health and Dental plan. However, part-time students are able to opt-in to the plan.

For more information please contact:

North Campus – Sieu Moi Ly, Services Director 416.675.6622 ext 4154

Lakeshore Campus – Kimberly Daniels, Services Coordinator 416.675.6622 ext 3364

### Q. Once I have opted out, can I decide to opt back in?

There is no opt-in option. Once out, you forgo any opportunity to be covered.

### **Q. What is the cost of the Health and Dental plan?**

The cost of the basic health plan is covered by the HSF. Each semester, the following costs are included in full-time student fees for extended health and dental coverage:

Dental: \$45.49

Rx & ADD: 10.67

Extended Health Care (EHC): \$17.17

### **Q. What is covered under the Health and Dental plan?**

The Health plan covers 80% of the cost of prescription drugs that require a physician's prescription. There are some exclusions. Eye exams and eye glasses are 100% covered with some limitations. Please see your Student Insurance Plan booklet for a complete explanation.

The Dental plan covers 100% of one examination and consultation, including any necessary x-rays and diagnostic services at time of exam, during each policy year. For a detailed schedule of benefits, please consult your Student Insurance Plan booklet, drop by the HSF offices or contact ACL at 1.800.315.1108.

### **Q. When does my coverage terminate?**

Full-time students who have paid for the health plan for two consecutive semesters will have the termination date of August 31, 2009.

Full-time students who are enrolled only for one semester will have coverage terminated at the end of that semester. If a student withdraws from full-time status during the semester, the coverage will be terminated.

The Humber Students' Federation is a proud contributing sponsor of the Health Centre at both the North and Lakeshore campuses. Humber students can obtain assistance from qualified nurses and physicians.

#### **Termination of Coverage**

A student's insurance coverage will terminate at the end of August of the following year in which the student was registered, or upon withdrawal from full-time student status.

#### **Claims Submission Procedures**

Prescription drugs may be purchased at the pharmacy of your choice. Students must present their Humber identification to the pharmacist long with your policy number. You will be required to pay 20% per prescription up to the maximum benefit of \$2,000 per policy year.

For other claims, you will be required to pay the full cost of the service or treatment and then submit your original receipts directly to ACL at the address provided. Claim forms are available from either of the HSF offices, HSF website ([www.hsfweb.com](http://www.hsfweb.com)) and ACL website ([www.aclstudentbenefits.com](http://www.aclstudentbenefits.com)). Click on Health Plan and Claim Forms for a list of forms on the HSF website. A reimbursement cheque will be forwarded to the registered student within six to eight weeks of receipt submission.

Note: In order to speed up the claims process, you must attach all original receipts and ensure all forms are completed in full.

## **Exclusions**

Exclusions do exist with this plan. Please refer to your benefits schedule for full details. For your information, the following is a list of common exclusions:

- Over-the-counter products or medicines available without a prescription;
- Fertility drugs; erectile dysfunction drugs; male pattern baldness remedies;
- Anti-smoking remedies (Nicorette gum, patches or similar products);
- Contraceptives, including oral; oral vitamins; injectible vitamins that are non-prescription;
- Preventative vaccines, including hepatitis B;
- Injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the Limited Air Travel Coverage;
- Expenses of dental treatment, nor the cost of x-rays, repair or replacement or pre-existing dentures, filling or crowns, other than as provided in the Accidental Dental benefit;
- Services not included in the list of defined eligible services (e.g. temporary fillings);
- Completion of claim forms, advice by phone, or charges for missed or cancelled appointments;
- Cosmetic surgery or treatment when classified as such by the Company.

For further details or exclusions please consult your Student Insurance Plan booklet or call ACL at 1.800.315.1108.

The Humber Students' Federation is a proud contributing sponsor of the Health Centres on campus. Both students and staff of Humber can obtain assistance from qualified nurses and physicians. Some of the services offered include health counseling and information, birth control pills at a discounted rate, First Aid for minor illness or injury, free condoms, STD and pap tests, pregnancy testing & option counseling, etc. The Health Centre is located at K137 North Campus and A110 Lakeshore Campus.