

GSA Health and Dental Plan Exceptional Opt-in and Opt-out Policy

All full- and part-time graduate students pay GSA member fees are automatically enrolled in the GSA HEALTH & DENTAL PLAN. This includes

- International students
- Divinity College graduate students who are not GSA members but are eligible for the GSA Health Plan

The change of coverage

Graduate students can change their coverage during the following periods:

- **Beginning of September until the end of September (dates are published well in advance on our website)** for graduate students starting in September.
- **The beginning of January until the end of January (dates are published well in advance on our website)** for new Winter semester students only

Summer starts (May) are exceptional opt-in and, as such, are not eligible for an opt-out.

During this time, graduate students can opt-out themselves from the GSA Health and Dental Plan if they already have comprehensive coverage. They can also opt-in dependents (spouse, children). All changes can be made online at studentcare.ca.

To enroll family, follow the following link

To opt out of the plan, follow the link

Reimbursement of Dental plan fees for TAs and RAs

Teaching Assistants (TAs) or a Research Assistants in lieu (RAs) covered by the GSA Health Plan and the CUPE Dental plan receive a reimbursement of for the GSA Dental Plan fee via cheque on mid December or in April (for students who began in January), or via direct deposit if they provided banking information during the initial process. The reimbursement process is done by StudentCare in collaboration with the University and the GSA.

TA or RA in Lieu starting in January, are covered under the GSA dental from Sept to Dec and will be automatically opted out of the dental and will be refunded 2/3 of the plan fee.

Students who have dental coverage with CUPE are not eligible to enroll their dependent into the dental plan as per CUPE policy.

Opt-in exceptions

Graduate students who meet the following conditions will be granted an exceptional enrollment in the GSA Health and Dental Plan.

- Graduate students who start late during the term - after September 30 and after January 31 - are allowed to opt-in the GSA Health and Dental Plan.

- First-year students who for a reason deemed acceptable, missed the deadlines for adding their spouse and children are allowed to opt-in the GSA Health and Dental Plan.

Opt-out exceptions

Graduate students who meet the following conditions will be granted an exceptional opt-out in the GSA Health and Dental Plan.

- Graduate students who are in their first year at McMaster University, opt-out from the wrong plan (i.e: the MSU plan)
- Graduate students who started their program late during the Fall or the Winter Semester at McMaster University, with a proof of comprehensive coverage from another insurance plan
- New graduate students who for a reason deemed acceptable, missed the opt-out deadlines

No opt-out exception

Graduate students who meet the following conditions will not be granted an exceptional opt-out in the GSA Health and Dental Plan.

- Graduate students who missed the opt-out deadlines from the GSA Health and Dental Plan without a justification deemed acceptable
- Graduate students who in their 2nd and more year, request an exceptional opt-out after the change of coverage deadline due to an opt-out from the wrong insurance plan (i.e: the MSU plan)
- Graduate students who are no longer registered at McMaster University. Even though they are not considered as graduate students during the Fall, the Winter or the Spring semester, they are still covered by the GSA Health and Dental plan until August 31 of the same academic year.

Leave of absence

If students apply for their leave of absence before September 1, and the university did not assess them the H&D fees, they will not have GSA H&D coverage.

If students apply for a leave of absence after September 1, and the university assesses them the H&D fees, they will have GSA H&D coverage.

In some rare cases, the university waives H&D fees for LOA students; in this case, students will not have GSA H&D coverage.

**The criteria mentioned above highlight the conditions under which the GSA can allow opt-in and opt-out exceptions. The GSA, in collaboration with StudentCare are committed to continually improve the communication regarding Health and Dental Plan to graduate students to raise their awareness on their Health and Dental Benefits, the change of coverage period and other information deemed necessary for graduate students to understand the GSA Health and Dental Insurance Plan.