

STUDENT HEALTH AND DENTAL INSURANCE COVERAGE POLICY

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Effective Date	December 15, 2022	Policy Type	Administrative
Responsibility	Associate Vice-President, Students	Cross-Reference	1. Collaboration with Students' Association 2. SA & GPRC Fee Collection Agreement
Approver	Executive Council	Appendices	
Review Schedule	Every 3 years		

1. Policy Statement

- 1.1 All students require basic and extended health insurance while studying at NWP. Students must have basic health care insurance from Alberta Health Care, health care from another province or health insurance from a private provider and extended health insurance.

2. Background

- 2.1 This policy exists as a result of a government of Alberta initiative to insure all post-secondary students have access to quality, cost-effective extended health care insurance and in response to NWP student referendum.

3. Policy Objective

- 3.1 To ensure full-time students have access to quality, cost-effective extended health insurance while studying at NWP .

4. Scope

- 4.1 This policy applies to all full-time credit students.

5. Definitions

- 5.1. **"Basic Health Care"** is the basic service covered by provincial health care insurance or comparable private health care insurance.
- 5.2. **"Extended Health Care"** is a health and dental plan, such as the one provided by the Students' Association, and is supplementary to basic provincial health care insurance. It must include but is not limited to dental care, prescriptions, and ambulance service coverage.
- 5.3. **"Full-time Credit Student"** is a student registered in nine or more credits in a semester.
- 5.4. **"Private Health Care Insurance"** comprises of all other insurance policies, including policies purchased in other countries.

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6. Guiding Principles

6.1. Basic Health Care

6.1.1. All full-time credit students require basic health care insurance.

6.1.1.1. All Canadian citizens, permanent residents and some international students qualify for provincial health care insurance.

6.1.1.2. All students that do not qualify for provincial health care insurance must arrange for private health care insurance.

6.2. Extended Health Care

6.2.1. All full-time credit students require extended health and dental insurance.

6.2.1.1. All full-time credit students are automatically added to, and assessed the fee for, the Students' Association Health & Dental Benefit Plan to provide them with extended health care insurance.

6.2.1.1.1. The following students are not eligible for the Students' Association Health & Dental Benefit Plan, and are not required to have extended health insurance:

6.2.1.1.1.1. Apprenticeship programs.

6.2.1.1.1.2. Students over the age of 65 by the first day of the month in which their coverage would begin.

6.2.1.1.1.3. Part-time students.

6.2.1.2. Students who have alternate extended insurance through a private insurance provider that is comparable to the Students' Association Health & Dental Benefit Plan may opt out of this plan by the deadline outlined in the Academic Calendar.

6.2.1.2.1. Opt-outs requested after the deadline will be dealt with on a case-by-case basis by the Students' Association.

6.2.1.3. The following students are automatically opted-out:

6.2.1.3.1. Any credit program with a start date after the opt-out deadline during the current semester.

6.2.1.3.2. Status First Nations students and Inuit will be automatically opted-out. Students who are members of self-governing nations may opt-in to the program.

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- 6.2.1.4. Students with an approved and documented accommodation for a reduced course-load by Accessibility Supports and provided to the Registrar may be considered eligible to opt-in, if they choose, to the Students' Association Health & Dental Plan with fewer than nine credits.

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7. Roles and Responsibilities

Stakeholder	Responsibilities
Executive Council	<ul style="list-style-type: none">Approve and formally support this policy.
Vice-President, Administration	<ul style="list-style-type: none">Review and formally support this policy.
Director, Student Experience	<ul style="list-style-type: none">Responsible for implementation, maintenance and revision of this policy, as needed.
Students' Association	<ul style="list-style-type: none">Act as a resource liaison and collaborator for revisions to this policy.

8. Exceptions to the Policy

- 8.1. All exceptions to the Students' Association Health and Dental Plan opt-in/opt-out process will be administered by the Students' Association.

9. Inquiries

- 9.1. Contact the Associate Dean, Student Life for all inquiries about this policy.

10. Amendments (Revision History)

- 10.1. Revised and Recommended by Academic Council: November 3, 2022
10.2. Approved by Board of Governors: December 15, 2022