ABOUT THE SU
As of 2017, the University of Calgary’s Students’ Union (SU) is in its 75th year. The SU is an effective advocacy and service group for all undergraduate students at the University of Calgary. All undergraduate students are members of the SU. The Students’ Legislative Council (SLC), the SU’s governing body, is made up of five executives - the president and four vice presidents - and 19 faculty representatives. The SU’s operations are supported by a professional team of staff and hundreds of student staff. The SU runs a number of businesses. All proceeds from these student-owned ventures are reinvested directly into SU programs, services, and events to benefit students and the campus.

LOW COST, GOOD VALUE
With Gallivan & Associates as our provider, the Students’ Union has worked hard to keep its health and dental fees low, all while maintaining the same level of protection and security needed to minimize the effects of injury or ailments. The health plan fee has not increased since 1993, while the dental plan fee has never seen an increase since its 1991 approval. The SU is proud to offer the lowest cost health and dental plan in comparison to similar plans at our peer institutions. The plan covers more than 10,000 students.

HEALTH AND DENTAL FEES – COMPARING ALBERTA SCHOOLS

<table>
<thead>
<tr>
<th>Institution</th>
<th>Health and Dental Fee/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>U of C</td>
<td>$193.00</td>
</tr>
<tr>
<td>U of A</td>
<td>$235.00</td>
</tr>
<tr>
<td>SAIT</td>
<td>$235.00</td>
</tr>
<tr>
<td>NAIT</td>
<td>$256.00</td>
</tr>
<tr>
<td>MRU</td>
<td>$265.00</td>
</tr>
</tbody>
</table>

STUDENT-APPROVED CHANGES
Health and Dental plan fees can only be changed by a student referendum.

March 1989: Students voted in a referendum to be assessed a fee of $23.08 per fall/winter session and $11.54 per spring/summer session for health insurance coverage.

March 1991: Students voted in a referendum to be assessed an additional $3.92 per full-time student per fall/winter semester.

September 1991: Students voted in a referendum to be assessed a fee of $45.00 per fall/winter semester for a dental care plan for full-time undergraduate students.

March 1993: Students voted in a referendum to increase the health plan fee from $27.00 to $51.50 per fall/winter semester.

March 1994: Students voted in a referendum to approve a reduction in the coverage for prescription drugs. However, the National Managed Drug Formulary was also implemented which helped keep costs low.
### SUMMARY OF COVERAGE

This is not a comprehensive list. For more details, please visit [www.mystudentplan.ca/uofcalgary](http://www.mystudentplan.ca/uofcalgary)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance</td>
<td>Reimbursed 80% to a maximum of $250/occurrence.</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>Reimbursed at 80% to a maximum of $3,000 per benefit year.</td>
</tr>
<tr>
<td>Vision</td>
<td>Reimbursed at 100% to a maximum of $50 for one eye exam and $150 for glasses or contact lenses every 24 months.</td>
</tr>
<tr>
<td>Health Practitioners</td>
<td>The services of paramedical practitioners are reimbursed at 80% to a maximum of $20 per visit. Each service has an overall plan maximum of $300 per benefit year.</td>
</tr>
<tr>
<td>Medical Equipment and Supplies</td>
<td>Reimbursed at 80%. A physician’s prescription is required. Pre-authorization is suggested.</td>
</tr>
<tr>
<td>Managed Dental Plan</td>
<td>Students under this plan will only be reimbursed for dental services received at a Dental Choice clinic in Calgary. Exams covered at 100% limited to once per benefit year. Overall plan maximum of $750 per benefit year.</td>
</tr>
<tr>
<td>Dental Accident</td>
<td>Students under this plan will only be reimbursed for dental services received at a Dental Choice clinic in Calgary. Reimbursed at 80% to a maximum of $1,000 per accident.</td>
</tr>
<tr>
<td>Tuition Insurance</td>
<td>$10,000 lifetime maximum.</td>
</tr>
<tr>
<td>Tutorial</td>
<td>Covers 80% up to $15 per hour to a maximum of $2,000 per benefit year for private tutorial service.</td>
</tr>
</tbody>
</table>

### OPTING OUT

Students that show proof of concurrent coverage may opt-out of the health and dental plan, provided that they do so prior to or on the term’s opt-out deadline.

The opt-out deadline usually coincides with the same day tuition and fees are due to the university.

Check the deadline and opt-out online using a simple form at [www.mystudentplan.ca/uofcalgary](http://www.mystudentplan.ca/uofcalgary)

### ELIGIBILITY

All full-time undergraduate students under the age of 70 studying in the fall or winter semesters are eligible for health and dental coverage. Students with families may also apply to include their spouse and dependent(s).

**COVERAGE PERIOD**
- Fall semester: September 1st – August 31st
- Winter semester: January 1st – August 31st

Coverage commences 45 days from the start date. However, receipts for eligible expenses incurred during this time may be kept for reimbursement after the completion of the enrolment process.

### QUESTIONS OR CONCERNS?

SU Health and Dental Plan Office  
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2500 University Drive NW  
Calgary, Alberta, T2N 1N4  
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Fax: 403-282-2729  
E-mail: uofcalgaryplan@mystudentplan.ca