Healthcare & Insurance in Alberta

International Student Services
This information is current as of June 16, 2022. While this recording is a helpful resource to get you started, due to the evolving and unpredictable nature of the COVID-19 pandemic, please ensure that you are informed of updated regulations and policies prior to travel to Canada.
Session Agenda

- Visiting & Exchange Students (less than 12 months)
- Components of Health Insurance in Alberta
  - Travel/emergency
  - GSA & SU Health and Dental plans
  - Alberta Health Care Insurance Plan (AHCIP)
- Healthcare Options & Wellness Services
Medical Insurance: You Need It.

- You need adequate insurance to cover any medical care or accidents while you are in Canada.
- Without medical insurance, you will have to pay the full cost of medical treatment which is very expensive (thousands of dollars).
- With medical insurance, many of these possible expenses are covered.
Do You Have Insurance Coverage?

Exchange/Visiting
- Private insurance

Degree-seeking
- AHCIP +
- SU or GSA Health and Dental Plan

Less than 12 months

12 months or more
Exchange/Visiting (less than 12 months)

You are not typically eligible for the Alberta Health Care Insurance Plan (AHCIP)

You need to purchase a private plan

• Possible options:
  • Exchange students: through your home institution
  • Typically, easier to purchase prior to travel/before leaving home country
  • Purchase together with your travel arrangements (like flight + travel insurance package)
  • ISS does have a list of Canadian options “visitor insurance”
  • Alberta Blue Cross “Visitors to Canada”: https://www.ab.bluecross.ca/travel/travel-insurance.php
Private Insurance
How Does it Work?

• Typically
  1. You pay for a service
  2. Submit a claim/receipts to your insurance
  3. You are reimbursed according to your plan

• Check how much a service will cost BEFORE you use that service
  • Wellness Centre (403-210-9355)
  • Health Link (811) – quick, free advice from a registered nurse 24/7
Visiting Family Members (short-term)

Typically, not eligible for the Alberta Health Care Insurance Plan (AHCIP)

Need to purchase a private plan
Coverage for Family Members (long-term)

- For **Alberta Health Care Insurance Plan**, you must register together:
  - Spouses
  - Children under age of 21

- For **GSA or SU Health Plan**, you may add family members within your first month for additional fee
  - Deadline available on website
Coverage for Family Members (long-term)

• In some cases, an eligible resident’s spouse/partner or dependent from another country may be eligible with a stamp in the passport, but a Canada Travel Visa is not an accepted document. The Canada Border Services Agency may not automatically stamp passports; therefore, you may need to request the stamp.

https://www.alberta.ca/ahcip-eligibility.aspx#toc-0
Health Insurance Components

- Travel/Emergency Health Insurance
- Alberta Health Care Insurance Plan (AHCIP)
- GSA or SU Health & Dental Plan
Travel Medical Insurance
-before you arrive

• Arrange for travel/emergency medical insurance to cover you while you are travelling to Calgary

• Easiest to purchase from a company in your home country; sometimes in combination with your flight

• You will want to purchase a plan that at least covers doctor visits, hospitalization, prescription drugs, vision care, and dental care

• Exchange and visiting—typically a part of the insurance package you would purchase anyways
Travel Medical Insurance - before you arrive

- Length of time depends on:
  - **when** you are arriving in Calgary, (eg. is GSA/SU plan active yet?)
  - **how long** your travel route is
  - If you are **arriving in a Canadian city** other than Calgary and must quarantine there
  - Does your plan provide immediate reimbursement or does it take a long time to process a “claim”

- Typically recommend you purchase “buffer” coverage (eg. two weeks), to give you peace of mind while you are in transit and getting settled
Health Insurance (BA, Masters, PhD)

GSA or SU Health and Dental Plans

AHCIP

12 months or more
Part 1: Alberta Health Care Insurance Plan

• AHCIP is free and covers **basic services:**
  • visits to the doctor
  • lab costs
  • hospital costs if you are admitted

• AHCIP **does not** cover:
  • Prescription drugs
  • Rehabilitation needs
  • Dental services
  • Vision care
  • Ambulance transport

https://www.alberta.ca/ahcip-temporary-residents.aspx
https://www.alberta.ca/ahcip-what-is-covered.aspx
https://www.alberta.ca/ahcip-coverage-outside-alberta.aspx
Part 1:
Alberta Health Care Insurance Plan

- As long as you meet eligibility requirements for AHCIP, you are **eligible for coverage the moment you land in Alberta.**
  - If you require services that are covered through this plan between when you arrive in Alberta and before you have received your proof of insurance (your Alberta Healthcare Card), you will still be able to be reimbursed once your AHCIP card arrives.

https://www.alberta.ca/ahcip-eligibility.aspx
https://www.alberta.ca/ahcip-temporary-residents.aspx
Part 1: Alberta Health Care Insurance Plan

• Doctors will **not deny** you care if you are waiting for your AHCIP card.

• However, you **will be charged for the services** and will need to contact AHCIP to either confirm you’ve received your card to have the charges removed or may be required to pay up-front and request reimbursement once approved.

• Once you have AHCIP card, you show that to access the services covered without payment.

Arrival in Alberta  |  Apply for AHCIP card  |  Connected to study/work permit

https://www.alberta.ca/ahcip-temporary-residents.aspx
Part 1: Alberta Health Care Insurance Plan

• **You must apply.** You are **not** automatically added to this plan. Two ways to apply currently:

  • in-person (after completing any required quarantine)
    • processing takes up to 5 business days
    • cards will be mailed from AHCIP office
  
  • by mail
    • processing is expected to take up to 6 weeks

https://www.alberta.ca/ahcip-how-to-apply.aspx
Part 1:
Alberta Health Care Insurance Plan

To register for AHCIP:

• Visit a registry office or by mail

• Bring:

  1. Proof of Residency (name and current address)
  2. Government issued photo identification (passport)
  3. Canada entry document (study permit)
Part 1:
Alberta Health Care Insurance Plan

If you are under 18 (a minor):

• You are not able to register alone for the AHCIP (but you do have coverage through the SU plan)

• You require a “custodian” (someone who is 18 or older, living in Calgary) who can add you to their AHCIP
  • Typically a family member or friend living in Alberta who is of legal age

• If you cannot find a custodian, you may consider purchasing a private travel medical insurance plan to provide you with comparable coverage until you are 18 and eligible to register independently through AHCIP

• If you’re turning 18 soon after your arrival to Alberta, you may also try contacting the AHCIP office to determine if you can get your application in early to expedite the process: https://www.alberta.ca/ahcip-contact.aspx.

• More information about custodians and AHCIP is available here: https://www.alberta.ca/ahcip-students.aspx.
AHCIP: Expiry Date & Extensions

Expiry date on your personal health card

• should be the same date as the "valid until" date noted on your Canada entry document.

Expired Canada entry document

• When your Canada entry document expires, your AHCIP coverage will end.
• If your Canada entry document changes from a work or study permit to a visitor record, you may not be eligible for AHCIP coverage.
• Must provide a document from IRCC such as a visitor record, work or study permit or confirmation of Permanent Resident Status.
• If you intend to remain in Alberta and wish to maintain your AHCIP coverage, contact IRCC to find out how long it takes to process your application.
• [https://www.alberta.ca/ahcip-temporary-residents.aspx](https://www.alberta.ca/ahcip-temporary-residents.aspx)
AHCIP: Expiry Date & Extensions

Extensions

• Apply early for an extension of your Canada entry document even if you have applied for permanent residency.

• If your AHCIP coverage is about to expire and you are waiting for an extension of your Canada entry document, you may be eligible for a one-time only temporary extension. Contact AHCIP office before the expiry date.

AHCIP coverage does not continue with IRCC “maintained” status

• A designation of “maintained” status by IRCC does not make you eligible to maintain your AHCIP coverage.

Paying for health care while waiting for a new Canada entry document

• While you wait for your new entry documents from IRCC, you will not be covered by AHCIP. This means you will have to pay for any health services you need.

• You may be eligible for a reimbursement once you get your new document.

• [https://www.alberta.ca/ahcip-temporary-residents.aspx](https://www.alberta.ca/ahcip-temporary-residents.aspx)
Part 2: SU Health & Dental Plan

This plan helps to cover things not covered through the AHCIP, like:

- Prescription medication
- Dental services
- Vision services

- Managed by the Students Union or Graduate Students' Association
- All full-time students are automatically enrolled
- Add family members (Opt In) or Opt out if you have private insurance

- **Change-of-Coverage Deadline:** check websites!
Part 2: SU Health & Dental Plan

• Student Union: [link](https://www.su.ucalgary.ca/programs-services/student-services/health-dental/)

• [link](https://www.mystudentplan.ca/uofcalgary/en/home)

• For eligible students starting in the fall term, coverage begins Sept 1, 2022
  - There is a validation period for 45-60 days from September 1st. This just means that if you need to use the plan between those dates, you will have to pay upfront and make the claims after the validation period is over.
  - Please keep your receipts for eligible expenses incurred during this time period for submission to the insurance carrier upon completion of the enrolment process.
Part 2:  
GSA Health & Dental Plan

• Graduate Student Association:  
  https://gsa.ucalgary.ca/health-dental-services/

• The GSA partners with Studentcare to provide graduate students with extended H&D benefits.

• If you are from outside of Canada, you will need to enroll in the Alberta Health Care Insurance Plan as you need a provincial plan to access the GSA H&D Plan.

• Coverages starts: the first day of the first month of the first term of your study  
  e.g. September students: September 1, 2022 - August 31, 2023
Part 2:
GSA Health & Dental Plan

• The GSA H&D Plan covers:
  • Prescription drugs
  • Health practitioners
  • Vision care
  • Dental care
  • Travel insurance
  • Mental health support
  • And much more!

• Full details including limits and restrictions can be found at: https://gsa.ucalgary.ca/health-dental-services/
Part 2:
GSA Health & Dental Plan

CHANGE-OF-COVERAGE PERIOD IS BASED ON THE MONTH OF YOUR FIRST TERM OF STUDY:

• **Opt-in, [Self-Enrolment (studentcare.ca)](studentcare.ca)**
  • If you have dependents (spouse or child), you can opt them into the plan for an additional fee.
  • If you are a part-time, visiting, distance, or executive MBA student, you can opt into the plan for a fee.

• **Opt Outs [studentcare.ca]**
  • If you already have additional insurance through a parent or spouse, you can opt-out of the GSA plan.
  • You will need to provide proof of the additional insurance.
Health Insurance Components Summary

You must register after completing quarantine! Once you have your card, **insured services** are free. If you need to access services after arriving in Alberta, but before you are registered, you pay for them. Then you can apply for reimbursement/cancel expense if approved for AHCIP.

Alberta Health Care Insurance Plan (AHCIP)

Full-time students are automatically registered (see on your tuition & fees). If you start in Fall 2022, your coverage starts **Sept 1, 2022**.

GSA or SU Health & Dental Plan

Travel/Emergency Health Insurance

Strongly encourage all students to purchase coverage to provide insurance for period of time while you are travelling to Calgary, Alberta, and for a buffer until the above two plans are active.
Understanding Your Medical Insurance

Do you have insurance coverage?

What is covered and how do I use it?

Who do I contact if I have questions?
Travelling with Medication or Planning if you have existing medical needs

• Talk to your doctor before you travel to plan ahead for your specific needs

• Canada Border Services Agency (CBSA)

• [https://www.cbsa-asfc.gc.ca/menu-eng.html](https://www.cbsa-asfc.gc.ca/menu-eng.html)

• Visitors to Canada and non-residents arriving from abroad are permitted to import a single course of treatment or a 90-day supply of a prescription drug hand-carried for their personal use or the use of a person under their care and with whom they are travelling.

• Visitors and non-residents are allowed to import a single course of treatment or a 90 day supply of a prescription drug by mail or courier.

• All personal importations of prescription drugs must be packaged in the hospital, pharmacy dispensing or retail packaging, or have the original label affixed to it clearly indicating what the product is and what it contains.
Dentist

- Booking a dental appointment
  - Walk-in or phone call
  - Dental Choice on campus
  - Remember to check if the clinic is partner with UCalgary

- Payment and reimbursement
  - Reimbursement from the insurance company
  - Pay the remainder of service fees
Student Wellness Services

- **Medical clinic**
  - The service is free if you have AHCIP
  - Have the right expectation

- **HPV vaccine**
  - Human Papillomavirus
  - AHCIP covers vaccine fee. Only injection fee will be charged

- **Counselling services**
  - On campus counselling sessions are free
  - Students with AHCIP can access the services as many times as needed
How and where can I get medicine?

• In Alberta we have two ways to get medicine:

  • **For medicines that require a prescription:**
    • The doctor will give you the prescription after the appointment, you need to show the prescription to the pharmacist to receive the medicines.

  • **Over-the-counter medicine:**
    • There are also medicines that are available at the self selection area of a pharmacy or grocery stores.
    • Prescription from the doctor is not needed.
How and where can I find Family Doctor?

• To find a family doctor:

• Go to Find a Family Doctor. Can filter by location, gender, and language.
• Ask family and friends if their family doctor is taking new patients (Some family doctors will accept members of the same family as patients).
• Make an appointment or call them prior to your visit. Walk in options might not be available.
• Meet your new family doctor and talk about your healthcare needs, especially if you have a complex medical condition.
Contacts to know:

- **Healthlink: 811**
  - 24 hour free phone line for non-emergency health concerns
  - Speak with a registered nurse
  - Service available in multiple languages

- **SU Wellness Services**: learn about services
  - [ucalgary.ca/wellness-services](ucalgary.ca/wellness-services)

- **Emergency: 911**
  - Fire, Ambulance, & Police
Scams - Newcomers

• Suspicious phone calls from people posing as:
  • Canada Revenue Agency (CRA)
  • Immigration Officials
  • Alberta Health Services
  • Fake job postings
  • Fake apartment/house rental postings
  • Police

• Aggressive language to pressure you into a decision

• Demanding immediate payment
  • E-transfers, Bitcoin,
  • Prepaid credit cards or gift cards

• Protect yourself
  • Do not share SIN unless necessary
  • Keep banking information secure
  • Use caution before clicking links in texts, emails, or answering phone calls

[Links to relevant websites]
Staying Informed

• Key UCalgary websites:
  • ISS Covid-19 FAQ
  • UCalgary COVID-19 page

• External websites:


You are responsible for staying informed and checking your email for updates from UCalgary.