Welcome Webinar:

Healthcare & Insurance in Alberta

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ISS Welcome Webinar: Healthcare & Insurance in Alberta

Session Etiquette

• Please keep your microphone off/muted
• Please note that questions asked during the presentation will not be answered. Once the Q&A portion begins, we will start answering questions then.
• If your question is not answered at the end of the webinar, first review the ISS website for resources (ucalgary.ca/iss), then email iss@ucalgary.ca.

• This session will be recorded. The recording and slides will be posted within 2 business days: ucalgary.ca/student-services/iss/advising/iss-webinars-workshops
Due to the evolving and unpredictable nature of the Covid-19 pandemic, rules and regulations may change without advanced notice.

This information is current as of July 14, 2021. While this is a helpful resource to get you started, please ensure that you are informed of updated regulations and policies prior to travel to Canada.
Territorial Acknowledgement

We acknowledge the traditional territories of the people of the Treaty 7 region in Southern Alberta, which includes the Blackfoot Confederacy comprising the Siksika, Piikani, and Kainai First Nations, the Tsuut’ina First Nation, and the Stoney Nakoda including the Chiniki, Bearspaw, and Wesley First Nations. The City of Calgary is also home to Métis Nation of Alberta, Region III.

The University of Calgary is situated on land adjacent to where the Bow River meets the Elbow River, and the traditional Blackfoot name of this place is “Moh’kins’tsis”, which we now call the City of Calgary.
International Student Services

International Student Services (ISS) provides advice and programs to support all international students adjusting to studies at the University of Calgary and to life in Canada.

uofcalgary.ca/student-services/iss

- Canadian Immigration Advising & Workshops
- Transitional Advising & Workshops
- Web Resources
- New International Student Orientation
- International Student Mentorship Program
- USpeak Global Program
- Global Families Program
- Social Events

International Student Services: currently providing remote advising only
Kirsty Gruber
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International Student Services

• Advising to assist with getting settled in Calgary
  • Kirsty.gruber@ucalgary.ca
  • iss@ucalgary.ca

• Coordinate International Student Mentorship Program

• Coordinate New International Student Orientation
Session Agenda

- **Visiting & Exchange Students (less than 12 months)**
  - Travel/emergency
  - GSA & SU Health and Dental plans
  - Alberta Health Care Insurance Plan (AHCIP)

- **Components of Health Insurance in Alberta**

- **Health Insurance Options:**
  - Outside Canada
  - In a different Canadian Province

- **Healthcare Options & Wellness Services**

- **Your Action Items**

- **Questions**
Health Insurance
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

Less than 12 months

**Degree-seeking**

- AHCIP +
- SU or GSA Health and Dental Plan

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”
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

*not currently as relevant due to travel restrictions preventing family from traveling with you temporarily during relocation to Calgary
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
  • 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.

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 around 5 to 7 business days
  - 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

To register, visit a registry office

- “Lions Park” Train Station

Registry Express
in North Hill Mall

*Check hours before you go; have documents ready

https://www.registryexpressinc.ca/
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
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 “implied” status

• A designation of “implied” 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.

• [Website link](https://www.alberta.ca/ahcip-temporary-residents.aspx)
Eligibility while waiting for permanent residency status

- To be eligible for AHCIP coverage while waiting for your Permanent Resident (PR) confirmation from IRCC, you must have a valid Canada entry document or a letter from IRCC indicating a “positive first decision” has been made regarding your application for permanent residency. This letter is not confirmation your application was received.
- If your Canada entry document is about to expire and you have not yet received a new Canada entry document or “positive first decision” letter, you may be eligible for a one-time only 90-day temporary extension of your AHCIP coverage.
- [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 Student 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:**
  [https://www.su.ucalgary.ca/programs-services/student-services/health-dental/](https://www.su.ucalgary.ca/programs-services/student-services/health-dental/)
  

- For eligible students starting in the fall term, coverage **begins Sept 1, 2021**
  - There is a validation period for 45-60 days from September 1\(^{st}\). 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

- The Graduate Students’ Association (GSA) partners with Studentcare to provide students with extended health and dental benefits.

- The Health & Dental Plan covers:
  - Prescription drugs
  - Health practitioners
  - Vision care
  - Dental care
  - Travel insurance
  - And much more!

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

- **Graduate Student Association:**
  [https://gsa.ucalgary.ca/health-dental-services/](https://gsa.ucalgary.ca/health-dental-services/)

- The GSA partners with Studentcare to provide students with extended health and dental 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 Health & Dental Plan.

- Coverages starts: the first day of the first month of the first term of your study
  
  e.g. September students: September 1, 2021 - August 31, 2022
Part 2: GSA Health & Dental Plan

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

• **SEPTEMBER STUDENTS:** AUGUST 27 - SEPTEMBER 24, 2021

• **SPECIAL JULY CHANGE OF COVERAGE PERIOD FOR INTERNATIONAL STUDENTS TO OPT OUT:** JULY 5 - 19, 2021

**Opt-in**

• 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-out**

• 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.
Studying Remotely (outside Canada) Graduate Students


- Studentcare will host a special retro-active change-of-coverage (COC) period in July 2021, for international students of the Sept. 2020/Jan 2021 intakes who do not come back to Canada for the 2020-2021 academic year. This retro-active change of coverage period would be in addition to the regular (COC).

Studying Remotely (outside Canada) Undergraduate Students

- **SU Student Inquiries Line**
  403-220-3906
  SU Health and Dental Plan Office
  2500 University Drive NW
  MSC 352
  Calgary AB T2N 1N4
  uofcalgaryplan@mystudentplan.ca
Studying Remotely (in a different Canadian province)

- Healthcare is coordinated by each Canadian province. This means each province has slightly different rules on:
  - Eligibility
  - What’s covered
  - When coverages start, etc.

- Research that province’s free plan to determine if you are eligible. If you are not eligible, you would purchase private health insurance to replace either 1. just the AHCIP or 2. both AHCIP and SU/GSA (and opt out of that plan)
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 2021, your coverage starts **Sept 1, 2021.**

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.
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
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.
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 Canada Revenue Agency and Immigration Refugee Citizenship Canada]

Examples: competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04333.html
Covid-19 Vaccinations in Calgary

• If you are born in 2009 or earlier, you are eligible to receive a Covid-19 vaccine in Alberta
• An Alberta Health Care card is not required in order to get the vaccine, but highly encourage you to register as soon as you are done quarantine
  • www.ahs.ca/covidvaccine
• There is no cost
• Talk to your doctor if you partially vaccinated and the same vaccine is not available in Canada
  • Once you are in Alberta, book a virtual appointment with Student Wellness Services physician for questions/concerns about vaccines:
    • ucalgary.ca/wellness-services
Staying Informed

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

• External websites:
  • https://travel.gc.ca/travel-covid

Set Yourself up for Success!

Welcome Webinars

• **July 20:** Finding off-campus accommodation

• **July 21:** Finances and planning for the year ahead

• **July 27:** Resources for students with families

• **Repeat in August**
  • [https://ucalgary.ca/student-services/iss/advising/iss-webinars-workshops](https://ucalgary.ca/student-services/iss/advising/iss-webinars-workshops)

Additional webinars through SSC, Wellness Services, and Career Services!

Programs & Events

• Sign up for an [International Student Mentor](https://ucalgary.ca/student-services/iss/resources/international-student-orientation)!

• **Graduate International Student Orientation:** Sept. 1, 9-10 a.m. MDT

• **Undergraduate & International Exchange Student Orientation:** Sept. 1, 10:30-11:30 a.m. MDT

• [Student panels, social events, and extended orientation workshops throughout September!](https://events.ucalgary.ca/international-student-services/ucalgary.ca/student-services/iss/resources/international-student-orientation)
Questions?

*Please type them in the chat box.*