

Health & Dental Newsletter

Fall 2010

Welcome to all Students

Graduate
Students' Union
University of
Toronto

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Visit:
[Greenshield.ca/
studentcentre](http://Greenshield.ca/studentcentre)

We're on the Web!
See us at:
www.utgsu.ca/insurance

Dear Student:

Welcome to your students' union health and dental plan.

Graduate students (Masters & PhD) here at the University of Toronto have come together to protect ourselves and each other by collectively contributing to health and dental benefit plans that provide benefits to us all.

The Graduate Students' Union health and dental plan is the result of a University-wide graduate student referendum. In this referendum, students voted in favour of a mandatory health and dental plan for full-time graduate students and dental plan for part-time graduate students, therefore, it was a democratic decision by the entire student body.

Your health and dental plans are services of your students' union and are undertaken by Green Shield Canada, the only national non-profit benefits provider in the country. So you can be assured that students' interests are the only priority.

These benefits plans represent much more! In deciding to offer ourselves health and dental protection, students are working to ensure that no student suffers academically or has to drop out of school because of unexpected and unmanageable health-related costs. That is why it is important to work collectively to provide protection for each other in the most cost-effective way possible.

While we hope that this year will be worry-free, if your health does falter, we are glad that your health and dental plans will be there to support you. Many of your plan benefits support health promotion and illness prevention, such as annual dental cleaning and maintenance medication. Being proactive about your health and dental needs is as much a worthwhile investment in your future as your education.

If you have any questions or suggestions, there are a team of people waiting to assist you.

Have a healthy and successful year!

Your Health Plan Administrator

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Your UofT Student Card is your Health Plan

As the Health and Dental Plan is a reimbursement plan, there is no membership card. The insurance company will verify that you are insured by the plan and will reimburse you within 2 to 3 weeks. You can sign up for online services

for faster claims payment. Most dentists can usually make your claims online. Claims will be paid after November, when Green Shield receives the list of students who are enrolled in the plans from the University.

Blackout Period

Please note that due to the time it takes to update the Green Shield files following student registration and the opt-out period, your information will not be in the Green Shield System. The list of students is sent by the University and used by the insurance company to verify eligibility. If you require a prescription or need to see a dentist between September 1st

and October 31st you can make the payment for the prescription or dentist fees and submit a claim form to Green Shield after November 1st to be reimbursed. Forms are available at the Health & Dental office or from the Green Shield Student Centre website. Claims submitted before November 1st may be rejected because your enrollment information may not be on the Green Shield system yet.

Who is Covered?

Full-time students are covered by both the Health and Dental Plans; part-time students are covered by the Dental Plan only. You are automatically covered if you are registered as a graduate Student (Masters or PhD) at the University of Toronto.

Opt out reimbursement

Currently, you have only been charged for half of the incidental fees, which include your health and dental fees. The next installment you will be charged is in January 2011. After this date, opt out cheques will be prepared for a full refund and mailed to you at the address indicated on your opt-out application. If you do not receive your cheque by April, please send me an email at: health@utgsu.ca and forward your confirmation email (sent to you after you opted out which has your application number) for investigation.

In Conclusion.....

Take care of your body. It's the only place you have to live.

Jim Rohn