



King's
Students'
Union
LOCAL 11

King's Students' Union
6350 Coburg Road, Halifax, NS, B3H 2A1
902.429.3399

The KSU Health and Dental Plan
Information for MFA Students

Among the many services that the King's Students' Union (KSU) offers, the one that you are mostly likely to have regular contact with as an MFA student is the Health and Dental Plan.

The plan is administered by the KSU, not the university. It covers many services which are not normally covered by public health insurance including prescription drugs, dental visits, vision care, paramedical services (including massage therapy and physiotherapy).

All students are automatically enrolled in the plan and charged a yearly fee, but you may choose to opt out if you have existing comparable coverage. So those of you who have been freelancing (or otherwise without extended health benefits) for years, this is your chance to see a dentist, get some new glasses or buy prescription drugs at a much reduced cost. The health and dental plan fee in the 2024/2025 academic year will be **\$377.16**.

For students with extended health and dental benefits from current employment, retirement benefits, spousal benefits or other sources, you can easily opt out and have the fee credited to your account. Even if you have existing coverage, you may want to stay in the KSU plan – it has excellent travel insurance benefits and unlike many plans, it meets the death and dismemberment coverage requirements that many internships require. Detailed instructions on how to opt out can be found on the next page.

You can also opt spouses and dependents into the plan. All opt outs and family opt ins for the 2024/2025 academic year must take place between September 1, 2024 and September 17, 2024. To opt in spouses and dependents please send an email to coordinator@ksu.ca.

The coverage year begins September 1, 2024 and ends August 31, 2025.

More information can be found by going to

<https://www.greenshield.ca/en-ca/student-centre/kings-college-students-ukc>

Any questions can be directed to Cameron Pye, the KSU's Services and Campaigns Coordinator by phone (902-429-3399) or email (coordinator@ksu.ca).

Further information about the KSU is available in our office or online on Instagram (@ksunion) or our website (www.ksu.ca).



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The KSU Health and Dental Plan
Opt-Out Information

The Opt Out period runs from September 1 to September 17, 2024. You will not be able to opt out before or after those dates. There are no exceptions to this.

STEP 1:

Log into your Dal Online account at www.dalonline.dal.ca

STEP 2:

Select "Web for Students"

STEP 3:

Select "Additional Fee/Waiver Application" from the list of options. It should be near the bottom of the page.

STEP 4:

Select "Fall Term."

STEP 5:

Enter required information. In order to opt out you must show that you have existing comparable supplementary health coverage.

STEP 6:

Once you submit your information your opt out is sent to the administrator for review. This review process can take 48 – 72 hours.

STEP 7:

You will receive one of three status updates:

- a) Accepted. (You have successfully been opted out)
- b) Declined. (Your opt out has been declined. This usually means you did not show any evidence of existing comparable coverage)
- c) Pending. (You will be asked to provide additional information, usually this is just us seeking clarification regarding your comparable coverage.)

Please provide the requested information as soon as possible or contact the KSU if you have any questions.

Once your opt out has been approved you will receive a credit for the amount reimbursed. It will be placed on your account with the King's Bursar's office and will count against future charges (i.e. tuition fees).

If you have any questions or concerns please contact Cameron, the KSU's Services and Campaigns Coordinator, at coordinator@ksu.ca or 902-429-3399.