International Insurance Information for Student Athletes

Written as of July 10, 2015

International student-athletes travelling to Alberta for their studies must ensure they have both basic and supplemental health insurance to cover the entirety of their time in Canada.

It is a requirement, by law, in Alberta and Canada to have basic health insurance coverage such as Alberta Health Care Insurance Plan (AHCIP) or the UAlberta Health Insurance Plan (UAHIP). These insurance plans cover basic costs such as visits to the doctor, lab costs and hospital costs which can be extremely high in Canada. These basic health insurance plans are separate from your supplemental medical & dental insurance.

STEP 1: HAVE A PLAN BEFORE YOU TRAVEL TO CANADA

PART A: Basic Health Insurance

Once admitted to the University of Alberta and once you have received your study permit, please review the below information in order to make a plan to secure basic and supplemental health care.

The insurance plan that is appropriate for you is dependent on your respective study permit which stipulates the length of time you are allowed to study in Canada (less than 12 months or more than 12 months). If you have questions about this, please have a copy of your student permit available and contact Athletics prior to your arrival in Edmonton.

Studying more than 12 months - register for Alberta Health Care Insurance Plan (AHCIP)

- AHCIP is free of charge
- As a student-athlete it is essential that you apply for AHCIP as soon as possible upon your arrival in Edmonton.
- To be eligible for AHCIP during your stay, you must apply within 90 days of your arrival to be covered by the plan.
- The effective date of coverage will be retroactive to the first day you arrived in Alberta from outside Canada.
- It does not cover dental care, eyeglasses or prescription medication. A portion of these costs may be covered by supplementary healthcare plan, if you have it.

How to Register for AHCIP and Necessary Documentation?

- Completed AHCIP Coverage application form.
Bring original documents to an approved registry agent office. 

- Proof of study or work permit*
- Identity (passport, birth certificate)
- Residency (current Alberta driver’s license, current utility bill/pay stub, rent/lease agreement)

Note: If you require proof of enrollment this can be obtained from the Office of the Registrar (Student Connect, Administration Building). If you encounter any problems being able to get proof of registration please contact Athletics immediately.

Studying less than 12 months – you are automatically enrolled in the University of Alberta Health Insurance Plan (UAHIP)

- Normally for exchange and visiting students.

- Participation in this plan is mandatory for students attending UAlberta for six weeks or more, who do not have/are not eligible for Alberta Health Care Insurance.

- UAHIP cost is $38 per month for single students (as of the 2014/15 academic year). The total cost will be calculated based on the number of months you are registered at the University of Alberta and added to your fee assessment.

- Provides equivalent coverage to Alberta Health Care Insurance, plus coverage for:
  
  - prescription medication
  - ambulance service
  - repatriation in the event of illness or death

- **Coverage begins on the first day of the month in which you begin studies. If you arrive before that date, arrange traveler’s health insurance to cover you for the interim.**

- You may extend your UAHIP coverage for one to four months beyond the completion of your program of study, if you apply for an extension before the expiry date of your existing coverage.

- Download the [UAHIP Brochure](http://www.iss.ualberta.ca/PreparingForUAlberta~/media/uaiss/docs/UAHIP_Brochure_2014.pdf) for plan details or visit the International Centre for more information.
PART B: SUPPLEMENTAL HEALTH INSURANCE

All student-athletes, international or domestic, must have supplemental health insurance.

As a full-time international student at the University of Alberta, you belong to either the Graduate Students’ Association (GSA) for graduate students, or the Students’ Union (SU) for undergraduate students.

This program provides you with supplementary health benefits and dental coverage for 12 months. For a complete and up-to-date list of benefits, visit www.ihaveaplan.ca.

If you already have equivalent health/dental coverage from another plan contact Athletics to determine whether or not the plan is adequate.

| STEP 2: TRAVEL INSURANCE FOR YOUR TRAVEL TO AND TIME PRIOR TO THE START OF CLASSES IN CANADA |

You must have some form of coverage (such as travel insurance) during your journey to Canada and prior to the start of coverage (as applicable) as a student at the University of Alberta. You are not covered by Canadian health insurance providers until you either arrive in Canada or begin studies depending on which basic health insurance coverage you qualify for.

Example: Travel cuts provide travel medical insurance. Refer to website for more information and purchase online. https://www.travelcuts.com/insurance/

Things to Bring

If you have an existing medical condition or detailed medical history, bring an English copy of your medical record with you. If you are taking prescription medication:

• bring an adequate supply of any prescription medication you are presently taking

• contact a doctor when you arrive to obtain a prescription for the same medication or, if such medication is not available in Canada, a prescription for suitable medication that is available.

If you wear eyeglasses or contact lenses bring an extra pair of eyeglasses and/or a supply of contact lenses.
When you arrive in Edmonton, make it a priority within the first day or two of your arrival to secure basic health care.

Refer to the chart above for details on where to get more information on the options for securing basic health care coverage.

If a student athlete fails to secure adequate basic and supplemental health and/or dental insurance and requires medical attention, including but not limited to, seeing a sport medicine physician at the University of Alberta Glen Sather Sport Medicine Clinic, the student athlete will have to pay the costs prior to the appointment.

Questions?
If you have questions, please contact:
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