Personal Supplemental Healthcare Insurance

All Golden Bears and Pandas Varsity Athletes are required to hold Supplemental Health & Dental insurance Plan. With a valid provincial health care plan, you show your province’s health care card in any Canadian province in order to receive coverage. Provincial health care coverage does not provide any reimbursement for services that aren’t considered medically necessary; coverage is generally only extended for emergencies. You will have to pay all bills that don’t meet this requirement, and that can mean significant amounts of money (such as prescription drugs, dental care, allied health care professionals, medical equipment, etc).

This plan can include the Students Union “I have a Plan” insurance policy, or it could be through another provider such as Blue Cross, Sunlife, Great-West etc. You can choose to opt out of the University of Alberta student plan, but only if you provide proof of additional supplemental insurance (ihaveaplan.ca)

You are required to identify and submit your supplementary health care plan and information each year, on your “Varsity Health Registration Form” filled out along with your pre-participation medical form.

For new athletes to the U of A:

If you opt for the University of Alberta Supplemental Health & dental plan, called ‘ihaveaplan’ when you register, this plan is active September 1-August 31st. As this plan may become active after your participation in Varsity Athletics programs, it is highly recommended that you acquire or have a bridge type supplemental health & dental plan - Blue Cross for example until such time as the U of A plan begins.

Note: The ‘I Have a Plan’ student plan provides coverage for September 1-August 31, and is activated upon payment of full tuition, however, claims can be made retroactively to September 1st

Utilizing your Insurance:

If as a result of your injury, you are required to pay for services (such as but not limited to dental, ambulance transportation, medical equipment, braces, crutches), please read the following protocol:

1. The athlete will pay for all expenses incurred.
2. The athlete will submit his/her receipts through his/her own supplementary health insurance plan in a timely manner – note that policies have time limits for claims.
3. The athlete must notify the Varsity Therapy Medical staff of the injury (date of injury) where costs may be incurred, to assist the athlete in the claims process. We can assist with the insurance forms that require the treating physician to complete and understanding timelines for potential claims. We can assist in providing the athlete with any medical equipment that we may have, so ask.
4. The athlete must notify the Varsity Therapy staff of the invoice and/or costs as a result of the injury, within 2 weeks of the date of the invoice and/or payment.
5. If the athlete’s supplementary health insurance plan does/did not cover the full amount, there is the possibility the University of Alberta Athletics Accidental insurance policy may cover a portion, or all of the remaining balance. To submit any financial claims to the UA Athletics Emergency insurance policy, the athlete has one year from the date of an acute (new) injury to process forms. Dental claims need to be identified and submitted within 30 days of date of injury and costs incurred.
6. Please contact the Varsity Athletic Therapists for assistance and/or notifications of claims. Contact us on site, or Phone: 780.492.0299; or email: CCTR@ualberta.ca.

Note: As a full time UA student & rostered varsity athlete, we cannot guarantee the University of Alberta’s Accidental Supplementary Insurance Plan will cover any, all, or a portion of a claim. This policy is basic, limited and has certain restrictions – for example, the plan will not cover the cost of any claims of chronic injuries or to claims where injured structure is not whole or sound (a previous injury), or if a previous claim has been. Please ask a Varsity Athlete Health staff if you are unsure of the status of your claim.