Insurance Information for Athletes & Coaches

Re: Athletes with Permanent Residence in Quebec

Students travelling to Alberta from Quebec must consider and have a plan for covering costs associated with basic health care such as visits to the doctor, lab and hospital costs which can be extremely high in Canada. This type of medical coverage is separate from your supplemental health and dental insurance.

Quebec Insurance Information:

All Canadian citizens/permanent residences who are eligible for Health Care will have a provincial health care plan and number. However, at times when travelling outside your home province, this Health Care may not transfer. Depending on your province of permanent residence, there are important facts you should know about how and when you are covered when you are travelling out of province.

The Canadian provinces have a reciprocal agreement that allows them to bill each other for care provided to travelling Canadians outside of their home province. This agreement lets you show your province's health care card in any Canadian province in order to receive coverage. This care is generally only extended to urgent, necessary care as directed by a Physician.

The most notable exception is Quebec, which does not have a reciprocal agreement with any other province. As a Quebec permanent resident, you are required to pay for ALL services up front and subsequently apply for a reimbursement through the Province of Quebec. The same is true of travel outside of Canada, where no agreements are available and travelers are responsible for all medical bills incurred. The basics of provincial travel coverage differ slightly depending on your province of residence; here are a few of the things you can expect from your province.

Quebec Provincial Health Plan:
Quebec is unique in Canada in that it does not have an agreement for direct billing for health care services with any other province. Residents of Quebec should therefore expect to pay out of pocket for any medical services obtained while travelling outside the province, whether in Canada or out of the country. The patient can then submit the receipt to the home province for the insured portion of the service. Some services are reimbursable, while others are not.

When it comes to travel outside of your home province and especially outside of Canada, it is a wise idea to have alternate health insurance coverage. While your province may reimburse you for some of the costs of emergency care, they will only pay the standard rate for care in your province. This is usually vastly different from what hospitals charge, and you will be responsible for the difference.
**VARSITY STUDENT-ATHLETES**

**Students studying in a different province or territory**
Students temporarily absent from their home province or territory for the purpose of attending an accredited educational institute, who intend to return to that province or territory after completing their studies, must remain covered by their home province or territory.

**Staying in Alberta**
If students intend to reside permanently in Alberta, coverage would begin the first day of the third month following the date they established permanent residence in Alberta (that is, the date they made the decision to stay in Alberta)
To apply for the Alberta Health Care Insurance Plan, follow the process outlined below.
Reference (06/03/2015): [http://www.health.alberta.ca/AHCIP/status-changes.html#students](http://www.health.alberta.ca/AHCIP/status-changes.html#students)

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<tr>
<th>Studying more than 12 months - register for Alberta Health Care Insurance Plan (AHCIP)</th>
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<td>• AHCIP is free of charge</td>
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<td>• As a student-athlete it is essential that you apply for AHC as soon as possible upon your arrival in Edmonton.</td>
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<td>• To be eligible for AHC during your stay, you must apply within 90 days of your arrival to be covered by the plan.</td>
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<td>• The effective date of coverage will be retroactive to the first day you arrived in Alberta.</td>
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<td>• 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.</td>
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**How to Register for AHCIP and Necessary Documentation?**

• Completed AHCIP Coverage application form.

• Bring original documents to an approved registry agent office.
  o Proof of study*
  o Identity (passport, birth certificate)
  o 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.

All student-athletes are also required to have Supplemental Health & Dental 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.
Please visit the Document on Supplemental Health Insurance under the same web page for more information.

**Repercussions**

If a student athlete fails to secure adequate health and/or dental insurance (both basic and supplemental), and incurs any medical expenses including visits to see 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 service or appointment.