UNIVERSITY OF ALBERTA VARSITY HEALTH
SUPPLEMENTAL HEALTHCARE INFORMATION

Personal Supplemental Healthcare Insurance

All Golden Bears and Pandas Varsity Athletes are **required** to hold a Supplemental Health & Dental insurance Plan. Supplemental Health Insurance is different from basic Health Insurance and athletes are required to hold BOTH. Basic Health Insurance (Also called Provincial Health Care, or Basic Health Care), is a type of coverage in Canada that provides access to certain services for free. These services include Physician appointments, hospital visits, diagnostic imaging and more. Supplementary (also termed secondary) Insurance is a PAID insurance that provides coverage for services such as seeing a dentist, prescription medication and ambulance rides. Please note not Basic Health Insurance DOES NOT provide coverage for the types of services provided by Supplemental Insurance, hence the reason we required athletes to have BOTH.

This Supplemental Insurance plan can be the Students Union “StudentCare” insurance plan, 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 alternate supplemental insurance.

You are required to identify and submit your supplementary health care plan and information each year. This is done by completing the ‘Secondary Insurance) form on PRIVIT, the online Medical disclosure system for Varsity Athletics. For more information on disclosing your medical history prior to participation, visit the section titled Student Athlete Pre-Participation Evaluation Process.

For new athletes to the U of A:

If you choose to use for the University of Alberta Supplemental Health & dental plan, called 'StudentCare' when you register, it is important to note that this plan does NOT come into effect until September 1\textsuperscript{st}. Most teams begin training camps prior to September 1\textsuperscript{st} and as such, Varsity Health HIGHLY RECOMMENDS that athletes acquire additional Supplemental Insurance to cover you from the start of your training camp, through to September 1\textsuperscript{st}. This can be done through most major banks or insurance companies. StudentCare covers a student from September 1\textsuperscript{st} to August 31 of the following year so returning students utilizing StudentCare will be covered for a full year.

**Note:** The ‘StudentCare’ 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 most policies have time limits for claims.
3. The athlete must notify the Varsity Health Staff of the injury, including date of injury, if costs are likely to be incurred as a result of the injury. We can assist with the insurance forms that require the managing physician to complete, and understanding timelines for potential claims. We can also assist in providing the athlete with any medical equipment, subject to availability.
4. The athlete must notify the Varsity Health 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 Varsity Health for assistance with this process, claims notification and general inquiries at varsityhealth@ualberta.ca

NOTE: No guarantee can be made that claims made through the University of Alberta’s Accidental Supplementary Insurance Plan will cover any of all of your claim. Expenses incurred by the athlete not covered by insurance will be the total responsibility of the athlete. Varsity Health, Athletics and/or the University of Alberta will NOT reimburse athletes for such expenses.