Welcome Webinar: Healthcare & Insurance in Alberta

Session Etiquette

• Please stay on mute

• Please use the chat box to ask questions and presenter can address questions throughout and at the end.

• If you have a question that the presenter does not answer, email iss@ucalgary.ca

• Please participate. There will be a few polls throughout. Your participation helps confirm that we are not experiencing technical difficulties.

• You will receive these slides by email within 48 hours of the webinar.
Welcome Webinar:

Healthcare & Insurance in Alberta

Kirsty Gruber
Advisor, International Student Transition Support
UCalgary International Student Services
Dec 15, 2020
Kirsty Gruber, Advisor, International Student Transition Support

International Student Services
• Drop-in (& remote) advising to assist with getting settled in Calgary
• Coordinate International Student Mentorship Program
• Coordinate Orientation events for international students

• Kirsty.gruber@ucalgary.ca
• iss@ucalgary.ca
Session Agenda

• Covid-19 & Calgary
• Components of Health Insurance in Alberta
  • Travel/emergency
  • GSA & SU Health and Dental plans
  • Alberta Health Care Insurance Plan (AHCIP)
• Health Insurance Options:
  • Outside Canada
  • In a different Canadian Province
• Healthcare Options & Wellness Services
• Your Action Items
• Questions
Covid-19 Updates & Restrictions in Calgary

• Alberta declared a State of Public Health Emergency to protect the health care system from COVID-19. Social gatherings are the top source of transmission.

• Effective Dec. 8, all indoor and outdoor social gatherings are prohibited. This will be enforced with $1,000 fines.

• Province of Alberta new restrictions -> Jan 12, 2021

• [Website](https://www.alberta.ca/enhanced-public-health-measures.aspx)

• City of Calgary: [Website](https://www.calgary.ca/csps/cema/covid19/response-to-coronavirus.html)
## Covid-19 Updates & Restrictions in Calgary

### Expand all

<table>
<thead>
<tr>
<th>Category</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td></td>
</tr>
<tr>
<td>Restaurants, bars, pubs, lounges and cafes</td>
<td></td>
</tr>
<tr>
<td>Entertainment and recreation facilities</td>
<td></td>
</tr>
<tr>
<td>Personal and wellness services</td>
<td></td>
</tr>
<tr>
<td>Health, social and professional services</td>
<td></td>
</tr>
<tr>
<td>Hotels, motels, hunting and fishing lodges</td>
<td></td>
</tr>
<tr>
<td>Performance activities</td>
<td></td>
</tr>
<tr>
<td>Sport and physical activities</td>
<td></td>
</tr>
</tbody>
</table>

### Collapse all

Covid-19 Updates & Restrictions in Calgary

Caution | State of local emergency declared

Get Coronavirus (COVID-19) updates and information on closures, cancellations and service changes.

Coronavirus (COVID-19) updates  View our closures and service changes

COVID-19 - Face Coverings Bylaw

For the safety and protection of our community, the City of Calgary requires people to wear face coverings or masks in indoor public areas and public vehicles, with few exceptions.

Alberta Health Services (AHS)

COVID-19 info for Albertans & Health Professionals and about Family Support & Visitation.
COVID-19 testing / criteria and test results.

https://www.albertahealthservices.ca/
Staying informed about Covid-19

• Key websites:
  • ISS Covid-19 FAQ
    • UCalgary COVID-19 page
    • UCalgary Winter 2021 FAQs
    • Alberta Health Services
    • Government of Alberta
    • City of Calgary

• Check your UCalgary student email regularly – stay updated
  • Read all emails from UCalgary
  • Read all emails from ISS
  • Sign up for the ISS newsletter
Covid-19 Contact Tracing Apps

• Work using Bluetooth
• ABTraceTogether
  • currently active
• COVID Alert (National)
  • Not currently used in Alberta, but consider downloading

The following apps are available in your area. See other COVID-19 resources on Google.

ABTraceTogether
Government of the Provin...

COVID Alert
Health Canada | Santé Ca...

COVID-19 contact tracing app for Alberta

COVID-19 exposure notifications app for Canada
Self-Isolation (Quarantine) Plan
-before you arrive

• Legally required to have a plan for where you will self-isolate for 14 days upon arrival at final destination in Canada
  • You can be fined if you do not complete your full self-isolation period
  • While in isolation after travelling, if you become sick with cough, fever, shortness of breath, runny nose or sore throat during this time, you must isolate for an additional **10 days** from the beginning of symptoms or until you are feeling well, whichever takes longer.

Self-Isolation (Quarantine) Plan -before you arrive

Self-Isolation Requirements

- Review these important websites before you plan your travel for up-to-date requirements:
  - Alberta Health Services Isolation Information: https://www.albertahealthservices.ca/topics/Page16997.aspx#trav
    - Symptoms to watch for
    - Guidelines for isolation and general well-being during Covid-19
    - Testing and non-emergency information
Self-Isolation (Quarantine) Plan - before you arrive

- Self-isolation supports for international students website
  - How do I plan for self-isolation?
  - What are the requirements?
  - What are my accommodation options?
  - How can I best prepare?
  - How do I travel to my self-isolation accommodation?

ucalgary.ca/student-services/iss/resources/self-isolation-supports-international-students
International Border Testing Pilot Program – Alberta

• On November 2, a pilot program began that could potentially reduce the length of your self-isolation when you arrive in Calgary.


• For more information about this program, visit the Government of Alberta's website [https://www.alberta.ca/international-border-pilot-project.aspx](https://www.alberta.ca/international-border-pilot-project.aspx)

• Note that you must still have a 14-day quarantine plan to enter Canada.
ArriveCAN app

- If you are eligible to enter Canada, you are required to provide mandatory traveller information.

You MUST submit your information electronically through ArriveCAN before you board your flight.

- We highly suggest you download the ArriveCAN mobile app and submit your info quickly and reduce wait times when you enter Canada.

- Please note you must check-in on the app every day during your isolation.


Travelling with Medication or Planning if you have existing medical needs

• Talk to your doctor before you travel to plan ahead for your specific needs

• Canada Border Services Agency (CBSA)

• [https://www.cbsa-asfc.gc.ca/menu-eng.html](https://www.cbsa-asfc.gc.ca/menu-eng.html)

• Visitors to Canada and non-residents arriving from abroad are permitted to import a single course of treatment or a 90-day supply of a prescription drug hand-carried for their personal use or the use of a person under their care and with whom they are travelling.
Travelling with Medication or Planning if you have existing medical needs

- Canada Border Services Agency (CBSA)
- Visitors and non-residents are allowed to import a single course of treatment or a 90 day supply of a prescription drug by mail or courier.
- All personal importations of prescription drugs must be packaged in the hospital, pharmacy dispensing or retail packaging, or have the original label affixed to it clearly indicating what the product is and what it contains.
Health Insurance
Medical Insurance: You Need It.

- You need adequate insurance to cover any medical care or accidents while you are in Canada.
- Without medical insurance, you will have to pay the full cost of medical treatment which is very expensive (thousands of dollars).
- With medical insurance, many of these possible expenses are covered.
## Do You Have Insurance Coverage?

<table>
<thead>
<tr>
<th>Exchange/Visiting</th>
<th>Degree-seeking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private insurance</td>
<td>• AHCIP +</td>
</tr>
<tr>
<td></td>
<td>• SU or GSA</td>
</tr>
<tr>
<td></td>
<td>Health and</td>
</tr>
<tr>
<td></td>
<td>Dental Plan</td>
</tr>
</tbody>
</table>

| Less than 12 months | 12 months or more |
Exchange/Visiting (less than 12 months)

You are not typically eligible for the Alberta Health Care Insurance Plan (AHCIP).

You need to purchase a private plan.

- Possible options:
  - Exchange students: through your home institution.
  - Typically, easier to purchase prior to travel/before leaving home country.
  - Purchase together with your travel arrangements (like flight + travel insurance package).
  - ISS does have a list of Canadian options “visitor insurance”.
Private Insurance
How Does it Work?

• Typically
  1. You pay for a service
  2. Submit a claim/receipts to your insurance
  3. You are reimbursed according to your plan

• Check how much a service will cost BEFORE you use that service
  • Wellness Centre (403-210-9355)
  • Health Link (811) – quick, free advice from a registered nurse 24/7
Visiting Family Members (short-term)

Typically, not eligible for the Alberta Health Care Insurance Plan (AHCIP)

Need to purchase a private plan

*not currently as relevant due to travel restrictions preventing family from traveling with you temporarily during relocation to Calgary
Coverage for Family Members (long-term)

• For **Alberta Health Care Insurance Plan**, you must register together:
  • Spouses
  • Children under age of 21

• For **GSA or SU Health Plan**, you may add family members within your first month for additional fee
  • Deadline available on website
Coverage for Family Members (long-term)

- In some cases, an eligible resident’s spouse/partner or dependent from another country may be eligible with a stamp in the passport, but a Canada Travel Visa is not an accepted document. The Canada Border Services Agency may not automatically stamp passports; therefore, you may need to request the stamp.

https://www.alberta.ca/ahcip-eligibility.aspx#toc-0
Health Insurance Components

- Alberta Health Care Insurance Plan (AHCIP)
- GSA or SU Health & Dental Plan
- Travel/Emergency Health Insurance
Health Insurance (BA, Masters, PhD)

GSA or SU Health and Dental Plans

AHCIP

12 months or more
Part 1: Alberta Health Care Insurance Plan

- AHCIP is free and covers **basic services:**
  - visits to the doctor
  - lab costs
  - hospital costs if you are admitted
- AHCIP **does not** cover:
  - Prescription drugs
  - Rehabilitation needs
  - Dental services
  - Ambulance transport

https://www.alberta.ca/ahcip-temporary-residents.aspx
https://www.alberta.ca/ahcip-what-is-covered.aspx
https://www.alberta.ca/ahcip-coverage-outside-alberta.aspx
Part 1: Alberta Health Care Insurance Plan

• As long as you meet eligibility requirements for AHCIP, you are **eligible for coverage the moment you land in Alberta.**
  
  • If you require services that are covered through this plan between when you arrive in Alberta and before you have received your proof of insurance (your Alberta Healthcare Card), you will still be able to be reimbursed once your AHCIP card arrives.

https://www.alberta.ca/ahcip-eligibility.aspx
https://www.alberta.ca/ahcip-temporary-residents.aspx
Part 1: Alberta Health Care Insurance Plan

• Doctors will not deny you care if you are waiting for your AHCIP card.
• However, you **will be charged for the services** and will need to contact AHCIP to either confirm you’ve received your card to have the charges removed or may be required to pay up-front and request reimbursement once approved.
• Once you have AHCIP card, you show that to access the services covered without payment.

Arrival in Alberta | Apply for AHCIP card | Connected to study/work permit

https://www.alberta.ca/ahcip-temporary-residents.aspx
Part 1: Alberta Health Care Insurance Plan

- **You must apply.** You are **not** automatically added to this plan. Two ways to apply currently:
  
  - in-person (after completing any required quarantine)
    - processing takes around 5 to 7 business days
  
  - by mail
    - processing is expected to take up to 6 weeks

[https://www.alberta.ca/ahcip-how-to-apply.aspx](https://www.alberta.ca/ahcip-how-to-apply.aspx)
Part 1: Alberta Health Care Insurance Plan

To register for AHCIP:

• Visit a registry office or by mail

• Bring:
  1. Proof of Residency (name and current address)
  2. Government issued photo identification (passport)
  3. Canada entry document (study permit)
Part 1:
Alberta Health Care Insurance Plan

To register, visit a registry office
- “Lions Park” Train Station
- Registry Express in North Hill Mall

*Check hours before you go; have documents ready

https://www.registryexpressinc.ca/
Part 2: SU or GSA Health & Dental Plan

This plan helps to cover things not covered through the AHCIP, like:

- Prescription medication
- Dental services
- Vision services

- Managed by the Students Union or Graduate Student Association
- All full-time students are automatically enrolled
- Add family members (Opt In) or Opt out if you have private insurance

- **Change-of-Coverage Deadline:** check websites!
GSA Health & Dental Question and Answer Session: Jan 8

• Register here: https://events.ucalgary.ca/international-student-services/#!view/event/event_id/218572
Part 2: SU or GSA Health & Dental Plan

- **Student Union:**
  https://www.su.ucalgary.ca/programs-services/student-services/health-dental/
- https://www.mystudentplan.ca/uofcalgary/en/home
- For eligible students starting in the winter semester, coverage begins January 1st and ends December 31st, 2021

**New eligible students** will be added to the health and dental plan approximately 45-60 days from the start date of your program. Please keep your receipts for eligible expenses incurred during this time period for submission to the insurance carrier upon completion of the enrolment process.
Part 2:
SU or GSA Health & Dental Plan

• Graduate Student Association: https://gsa.ucalgary.ca/health-dental-services/
• Coverages starts: Jan 1, 2021
Opting-Out: Comparable Coverage

• If you already have comparable medical coverage you may be able to opt out of your student Health and Dental plan through the GSA or SU website.

• Deadline: **Jan 29, 2021**

• OR, to add your family members by this date
Travel Medical Insurance
-before you arrive

• Arrange for **travel/emergency medical insurance** to cover you while you are travelling to Calgary

• Easiest to purchase from a company in your home country; sometimes in combination with your flight

• You will want to purchase a plan that at least covers doctor visits, hospitalization, prescription drugs, vision care, and dental care

• Exchange and visiting—typically a part of the insurance package you would purchase anyways
Travel Medical Insurance
-before you arrive

• Length of time depends on:
  • **when** you are arriving in Calgary, (eg. is GSA/SU plan active yet?)
  • **how long** your travel route is
  • If you are **arriving in a different Canadian city** and plan to isolate there (eg. do not have a direct connection to Calgary)
  • Does your plan provide immediate reimbursement or does it take a long time to process a “claim”

• Typically recommend you purchase “buffer” coverage (eg. two weeks), to give you peace of mind while you are in transit and getting settled
Health Insurance Components Summary

**Alberta Health Care Insurance Plan (AHCIP)**

You must register after completing isolation/quarantine! Once you have your card, **insured services** are free. If you need to access services after arriving in Alberta, but before you are registered, you pay for them. Then you can apply for reimbursement/cancel expense if approved for AHCIP.

**GSA or SU Health & Dental Plan**

Full-time students are automatically registered (see on your tuition & fees). If you start in Winter 2021, your coverage starts **Jan 1, 2021**.

**Travel/Emergency Health Insurance**

Strongly encourage all students to purchase coverage to provide insurance for period of time while you are travelling to Calgary, Alberta, and for a buffer until the above two plans are active.
Studying Remotely (outside Canada)  
Graduate Students


• Studentcare will host a special retro-active change-of-coverage (COC) period in July 2021, for international students of the Sept. 2020/Jan 2021 intakes who do not come back to Canada for the 2020-2021 academic year. This retro-active change of coverage period would be in addition to the regular (COC).

Studying Remotely (outside Canada) Undergraduate Students

• SU Student Inquiries Line
  403-220-3906
  SU Health and Dental Plan Office
  2500 University Drive NW
  MSC 352
  Calgary AB T2N 1N4
  uofcalgaryplan@mystudentplan.ca
• Healthcare is coordinated by each Canadian province. This means each province has slightly different rules on:
  • Eligibility
  • What’s covered
  • When coverages starts, etc.
• Research that province’s free plan to determine if you are eligible. If you are not eligible, you would purchase private health insurance to replace either 1. just the AHCIP or 2. both AHCIP and SU/GSA (and opt out of that plan)
Contacts to know:

- **Healthlink: 811**
  - 24 hour free phone line for non-emergency health concerns
  - Speak with a registered nurse
  - Service available in multiple languages

- **SU Wellness Services**: learn about services [ucalgary.ca/wellness-services](ucalgary.ca/wellness-services)

- **Emergency: 911**
  - Fire, Ambulance, & Police
Understanding Your Medical Insurance

Do you have insurance coverage?

What is covered and how do I use it?

Who do I contact if I have questions?
Other Welcome Webinars

- **How to Prepare for Your Arrival in Calgary during the Covid-19 Pandemic**: Tuesday, Dec. 8 (9 am MST)
- **Finances and Planning for the Year Ahead**: Monday, Jan. 18 (9 am MST)
- **Finding Off-Campus Accommodation**: Monday, Dec. 14 (9 am MST)
- **Healthcare & Insurance in Alberta**: Tuesday, Dec. 15 & Jan. 19 (9 am MST)
- **Navigating Culture Shock**: Tuesday, Jan. 26 (10 - 11:30 am MST)
- **Navigating Health Services in Alberta**: Date To be Finalized
- [https://ucalgary.ca/student-services/iss/resources/international-student-orientation](https://ucalgary.ca/student-services/iss/resources/international-student-orientation)
Other Ways to help make your adjustment to UCalgary studies as smooth as possible:

• ISSN Immigration & Resources & the New International Student Checklist
  • Attend other Welcome Webinars

• Request an International Student Mentor! It’s free!

• Review the International Student Orientation on-demand content throughout December! Includes short videos and advice from staff across campus specific for you.

• Attend the live orientation panels (through Zoom):
  • New International Students Studying from outside Canada
    • Thursday, January 7, 2021, 9:30 – 10:30 a.m. (MST)
  • New International Students Studying in Calgary
    • Thursday, January 7, 2021, 11 a.m.- 12 noon (MST)
  • Virtual New Student Orientation (UCalgary Student Panels)
    • Friday, January 8, 2021; 10:30 – 11:30 a.m. (MST)

• Attend live social events (through Zoom)- next slide

• Learn more at: https://ucalgary.ca/student-services/iss/resources/international-student-orientation
Orientation Social Events

- ISS is hosting remote Welcome Social Events—these will provide an opportunity to meet others, socialize, and start building community regardless of where you are located!
- You’ll also get a chance to learn more about different social events through other UCalgary offices.
- **Sign-up for one, two, or all three, based on your availability.**
- Wednesday, January 6, 2021: 9-10 a.m. MST
- Wednesday, January 6, 2021: 4-5 p.m. MST
- Thursday, January 7, 2021: 4-5 p.m. MST
- Check the [ISS Events Calendar](#) to learn more and register.
Connecting with ISS

- Closed for winter break: Dec 23- Jan 3
- Remotely: Monday-Friday, 9:00-12:00 pm & 1-4:00 pm MDT (Calgary time) No appointment necessary
- E-mail: iss@ucalgary.ca
- Immigration E-mail: issimmigration@ucalgary.ca
- Website: www.ucalgary.ca/iss
- ISS COVID FAQ: https://ucalgary.ca/student-services/iss/covid-19-faqs
- Newsletter: weekly updates www.ucalgary.ca/iss
- Events calendar: https://events.ucalgary.ca/international-student-services/
- Facebook: https://www.facebook.com/UCalgaryISS/
- Instagram: @ucalgaryiss
Questions?

Please type them in the chat box.