

July 9, 2020

Dear Student;

As you may be aware, the McMaster Students Union (MSU) offers all full-time undergraduate students Health & Dental Insurance coverage. This coverage runs from September 1, 2020 until August 31, 2021. Your program has written a new agreement with the McMaster Students Union (MSU) and you are now automatically enrolled in both the MSU Health Insurance Plan and the MSU Dental Insurance Plan. These fees will now be automatically assessed to your student account at time of registration.

Please note that co-op students will be on the plan as of September 1.

The fees assessed to your student account are as follows:

MSU Health Insurance Plan fee - \$103.00 MSU Dental Insurance Plan fee - \$129.00 MSU Administrative fee - \$30.00

Total fee assessed to MBA students is \$262.00

Students are able to opt out of the Health & Dental plans by September 30, 2020 if proof of coverage is provided. To opt out of your Health & Dental Plans, you must visit <a href="www.msumcmaster.ca/optout">www.msumcmaster.ca/optout</a> and complete the online form starting September 1, 2020 to opt-out and receive a refund. Please note that there are no exceptions to these deadlines. Also note that the MSU Administrative fee of \$30.00 will not be refunded if you opt out of the insurance plans.

A digital copy of the detailed brochure for the Health & Dental Insurance plans will be sent to your Program Administrator. Detailed information about the plans is also available online at <a href="https://www.msumcmaster.ca/insurance">www.msumcmaster.ca/insurance</a>

You may also add family members to both plans if you so wish by visiting <a href="www.wespeakstudent.com">www.wespeakstudent.com</a>. Pricing for this can be found on our website or at the MSU Office in MUSC 201. Family members are defined as a spouse and/or dependent children only. Family add-ons must also be completed no later than September 30, 2020.

If you have any further questions about coverage, claims, etc please do not hesitate to contact the MSU Office via email at asc@msu.mcmaster.ca.

Sincerely,

Victoria Scott

Victoria Scott Administrative Services Coordinator MSU Health & Dental Insurance