

**Student Health and Dental Plan
September 1, 2018 August 31, 2019**

Frequently Asked Questions

1. What is covered by College of the North Atlantic Health and Dental Insurance?

A copy of the plan booklet is available at all Student Services offices and it is also available at the College's website: <http://www.cna.nl.ca/current-students/insurance.asp>

2. What is the name of the insurance provider?

Green Shield is the insurance provider.

3. When will the insurance plan become active?

The insurance plan is effective September 1, 2018.

4. What is the benefit period for coverage?

The benefit period is from September 1, 2018 to August 31, 2019.

5. How do I obtain my insurance card?

You will be provided a card at time of registration or you can log on to CNA's website at www.cna.nl.ca. There is a link available on the website to download your insurance card.

6. When will the card become active?

Coverage is effective starting September 1, 2018, but the card will not become activated until mid to late October.

7. What if I have a claim prior to the date the insurance card becomes active?

If you have a claim prior to the insurance card activation, please retain all receipts and send to Green Shield for reimbursement. Details for submitting claims to Green Shield is available in your insurance booklet.

8. When will this fee be payable?

The fee is a one time cost for the benefit year and is payable at time of registration.

9. Do I need to keep the insurance if I already have health and/or dental insurance?

Students that possess alternate coverage may opt out of the College's Health and Dental plan. This must be done once a year during the enrolment period.

10. How do I opt out of the College's Health and Dental plan?

The college offers a Health and Dental plan that is compulsory for full time students enrolled in a program of fifteen (15) weeks or longer. **All students “must” indicate their intention for the Health and Dental plan (eg: opting out or enrollment in single or family coverage).** Your Health and Dental options must be completed online via self-service as soon as possible to ensure the proper fees are calculated on your student financial account. Please log into Student Self Service and use the following navigation to make the necessary selections to your health and dental coverage: Self Service > Health Dental Plan Options. Note: If you want to opt out, you will need to provide existing proof of coverage (ie: policy number, insurance provider and plan member/Policy holder) when completing the online opt out request.

Failure to update your health and dental options during the health and dental enrollment period will result in an automatic enrollment in single health and single dental and the applicable fees will be assessed to your student financial account.

11. Is there a deadline to opt out?

Students wishing to opt out of the College's insurance plan must do so during the enrolment period. As the College's health and dental plan is a year long plan, once a student has either opted out or kept the plan, they must retain this status for the remainder of the year.

12. What happens if I don't opt out on time?

If a student is unable to opt out by the deadline, they can send a letter of appeal to Health and Dental Appeals Committee (c/o Mary Ellen Alexander PO Box 5400, Stephenville, NL, A2N 2Z6 Fax: 709-643-7959 or email maryellen.alexander@cna.nl.ca) detailing the reasons they were unable to opt out on time. The Committee then meets to discuss the student's situation and a decision is made to either approve or deny the appeal. The Committee will then contact the student by mail to inform them of the decision.

13. I opted out but the fees haven't been removed from my account. Am I still being charged?

Once a student has successfully opted out, the fees will be reversed from their account. This typically takes some time, so please be patient.

14. Where can I find further information regarding coverage/eligibility?

For further details on coverage/eligibility please see your benefits booklet or contact Mary-Ellen Alexander at 709-643-7927, maryellen.alexander@cna.nl.ca or visit the college website at www.cna.nl.ca.