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F. 807.343.8598 E. general@lusu.ca**LUSU HEALTH & DENTAL PLAN OPT-OUT POLICY****INTRODUCTION**

Students may request to opt-out of the Health & Dental Plan if they provide proof of comparable coverage with another insurance provider.

**PURPOSE**

The purpose of this policy is to ensure that:

- All Students understand the Opt-out Policy and the guidelines set forth.
- The opt-out process is effectively managed as per the set out guidelines.
- All Students requesting opt-out are treated in a fair and consistent manner.

**POLICY**

All Students wishing to opt-out of the Health Plan must do so no later than **September 30th** of the current academic year. This deadline is not flexible. Reimbursement will be issued in the form of an e-transfer or direct deposit, whichever LUSU and the Health Plan provider believes is the most effective way to reimburse the students opting out.

Upon registering for opt-out the Student is responsible for providing correct and accurate information for reimbursement:

- Providing their correct and current email address;
- Providing their correct banking information for direct deposit;
- Providing their correct mailing address.

Please note that the refund cannot be issued to anyone other than the student.

If the email for e-transfer or direct deposit information is entered incorrectly a cheque will be issued directly to the Student. The cheque will be mailed to the address provided in the Opt-out process. Please note that cheques do have an expiry date and should be cashed in a timely fashion.

If the Student does not receive their refund by November 15th of the same year, they should contact the LUSU Office directly. The deadline for all inquiries is **March 31st** of the same academic year. This deadline is not flexible. Stale dated cheques will not be reissued after this date.