Find your student health insurance today!

Good morning!

**Happy Monday from the CL&E team!** As you enjoy the beginning of the summer months, we want to give you some insight into Health Insurance at McGill. You may want to share this email with your family or parents!

**The Student Wellness Hub**

The Student Wellness Hub is a new service-delivery model to **integrate physical and mental healthcare** and ensure that students have access to the right care at the right time.
The new Hub opens on July 3, and its approach and model emphasize wellness **awareness**, **prevention**, and early **intervention**.

We'll send you more details about its services in a few weeks.

**Health Insurance**

All Canadian undergraduate students are automatically enrolled in supplemental health and dental insurance through a McGill affiliated provider.

Your health insurance will be dependent on your status in Canada (resident, permanent non-resident, citizen etc.).

**Health Insurance for Canadian Residents**

The student health and dental plan your are automatically enrolled in is a **supplement** to the coverage you have from your provincial health care.

- **Quebec residents** can find details regarding your provincial coverage on the [RAMQ website](http://www.ramq.qc.ca).
- **Students from other Canadian provinces** can view the list of provincial health websites – including the letters you’ll need to confirm your coverage on our [website](https://www.mcgill.ca/student-health-and-wellness/health-insurance/health-insurance-for-canadian-residents).
- If you’re **coming to McGill from outside the province**, **take note**: you must contact your **provincial health care provider** and let them know you will be studying out-of-province. Also, make sure that your **health card is up to date** before coming to McGill.

**Your McGill Supplemental Health & Dental Plan**

- Students on the **downtown campus** are enrolled into the [Students' Society of McGill University (SSMU) plan](https://www.mcgill.ca/student-health-and-wellness/health-insurance/your-mcgill-supplemental-health-dental-plan).
- Students on the **Macdonald Campus in the Faculty of Agricultural & Environmental Sciences** are enrolled into the [Macdonald Campus Students' Society (MCSS) plan](https://www.mcgill.ca/student-health-and-wellness/health-insurance/your-mcgill-supplemental-health-dental-plan).
- You'll be charged **once per year** for your health and dental plan. Charges will be found on your [August e-bill](https://www.mcgill.ca/student-health-and-wellness/health-insurance/your-mcgill-supplemental-health-dental-plan), and payment will be due by **August 31, 2019**.

**Please note** that the Student Care website **will be updated in mid-August** with the dates and costs for the **2019-2020** academic year.
Health Insurance for Recent Permanent Residents & Canadian Non-Residents

If you are a recent permanent resident, or a Canadian citizen who has been living outside the country (a non-resident) you may not be eligible for provincial health insurance coverage, or you may have to wait three months after you arrive to qualify. In this case, you have the option to enroll yourself in the International Health Insurance (IHI) Plan offered through International Student Services (ISS).

Your International Health Insurance (IHI) Plan

If you are considering health insurance through International Student Services (ISS), you have until September 30, 2019 to opt into the International Health Insurance (IHI) Plan for the Fall semester.

Visit the ISS website for more information.

Health Insurance for International Students

The International Health Insurance (IHI) Plan is mandatory for all international students. Keep an eye out for an email from International Student Services for more information.

Opting Out & Change-of-Coverage

If you are interested in more information on how to opt out of the supplemental health and dental care, or to change your care and add family members to your coverage, please visit the page that is relevant to you:

- **SSMU Plan** (students studying on the downtown campus): [Opting Out](#) and [Couple and Family Enrolments](#)
- **MCSS Plan** (students studying on the Macdonald Campus): [Opting Out](#) and Couple and Family Enrolments

Please note that the Student Care website will be updated in mid-August to reflect the 2019 opt-out period.

When planning your health and dental care, it’s important that you consider your situation and learn more about your coverage provider and the different options that may be available to decide what is best for you. As always, you can visit our [First-Year website](#) for an in-depth explanation of all that you
need to know before starting at McGill. If you have any questions, don't hesitate to contact the Campus Life & Engagement—we'll be happy to help. **Have a great week!**

Regards,

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**Contact Us**

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If you think you've missed any of our messages or want to re-read any, check out CL&E's First-Year Email archive.

Please note that any reference to admissions in this communication should not be considered as an official acceptance to the University. The official admission decision is conveyed in McGill’s formal letter of acceptance found on Minerva.
McGill University is located on land which has long served as a site of meeting and exchange amongst Indigenous peoples, including the Haudenosaunee and Anishinabeg nations. McGill honours, recognizes and respects these nations as the traditional stewards of the lands and waters on which we meet today.