

Frequently Asked Questions

Please see the curated list of questions regarding benefit details and operations for the upcoming 2020-2021 policy year due to the effects of the COVID-19 pandemic.

Q1. If a student is required to take all of their classes online, do they need to opt-in for coverage?

- All full-time or part-time undergraduate students, including co-op, work term & study abroad students, registered in the fall term are automatically covered under these benefits provided you have provincial coverage (i.e. OHIP) or equivalent coverage (i.e. UHIP for international students).
- If a student is in Canada while taking their online courses, they have access to coverage and services across Canada. For international students studying in their home country, see Q2 and Q3.
- Eligibility for coverage has not changed. Please check your tuition statement to ensure you have been assessed the fee, if not you will need to opt-in for coverage during the appropriate opt-in periods.

Q2. How has COVID-19 affected coverage under the WLUSU Health and Dental Benefits?

- There is no interruption or changes to coverage under the WLUSU Health and Dental Benefits relating to COVID-19, and coverage is valid across Canada. There are slight modifications to the Travel benefit coverage; see Q4.
- If you are an international student, we encourage you to review your international student policy as well. If you are an international student in your home country, see Q3.
- A positive COVID-19 diagnosis does not affect the health and dental benefits coverage or eligibility except for travel. If the student is an international student, this may affect their international student health coverage. Please contact your international health plan provider UHIP for further details.

Q3. If an international student is studying in their home country how is their coverage affected?

- Coverage is not valid outside of Canada. If an international student is in their home country, they should opt-out of the benefits.
- To opt-out, students must visit www.studentvip.ca/wlusu during the opt-out period. No opt-out applications will be accepted after September 30th, 2020.
- If an international student returns to Campus in the winter or spring term, they must opt-in for coverage during the opt-in period.

Q4. If a student chooses to travel, are they covered?

- Travel coverage is in force, but we encourage all students to exercise caution due to the COVID-19 pandemic and review their travel benefits before departure.
- Students who are travelling have coverage for COVID-19. There is no coverage for COVID-19 while abroad if the student was experiencing symptoms and or had a positive COVID-19 result prior to departure.
- Students must ensure their provincial health care or international health plan is in force for the entire duration of their trip.
- Trip cancellation and trip interruption coverage due to COVID-19 is not eligible until the Government of Canada travel advisory is reduced to a 2, 1 or removed entirely.
- Travel and Home country coverage are only in force if the student started their studies in Canada.

Q5. Are COVID-19 tests covered under the WLUSU Health and Dental Benefits?

- COVID-19 testing is currently offered by the provincial government and covered by provincial health care i.e. OHIP.
- If you are an international student, please consult your international student health policy for coverage details. COVID-19 tests are not eligible for coverage under the WLUSU Health and Dental Benefits.

Q6. How has COVID-19 changed the services through the WLUSU Health and Dental Benefits?

- Students in Canada can still access all of the services included in the WLUSU Health and Dental Benefits and we've made it easier with the new Direct2U Health Hub!

Q7. Are there new features or services this year?

- Yes, the Direct2U Health Hub!

Q8. What is the Direct2U Health Hub?

- The Direct2U health Hub connects students in Canada to top of the line virtual health care services.

Students can access:

- Virtual doctors' appointments,
- COVID-19 screening
- Physiotherapy appointments **(New!)**
- Physiotherapy wellness library and self-guided videos **(New!)**
- Fitness membership **(New!)**
- Medication delivery and more.

Visit the Virtual Health Hub at www.studentvip.ca/wlusu/direct2U

Q9. If a student is not in Ontario, how can they find a practitioner or access services?

- On the WLUSU Health Benefits website, there is a provider search tool. It will display various practitioners such as dentists, massage therapists, physiotherapists and more across Canada. Providers that will direct bill the health benefits will be marked appropriately.
- Students can use the Direct2U Doctors platform to have a virtual doctor's appointment! After completing a small questionnaire, students are then connected with a health care provider.

Q10. Where can I find benefit details and up to date COVID-19 information relating to the DCSI Health and Dental Benefits?

- www.studentvip.ca/wlusu
- www.studentvip.ca/wlusu/covid
- Contact the DCSI Health Plan office www.studentvip.ca/wlusu/support

Q11. How do I contact the WLUSU Health Plan Office?

- The Health Plan Office will not be open for student access until further notice. Inquiries can be made via telephone or e-mail, please visit www.studentvip.ca/wlusu/support