



Post-Secondary Student Health and Dental Coverage Opt Out Provisions

Many post-secondary institutions have introduced mandatory health and dental coverage for students. But students who are already covered by health or dental plans under their parents, can opt out of the post-secondary plan either one year at a time or permanently.

Once a student has opted out, the student is not required to pay for the coverage offered by the post-secondary institution. If a student has paid for that coverage, then subsequently opts out, the student should receive a credit to their student account for the cost of the post-secondary plan.

To opt out of the post-secondary plan, proof of existing coverage must be provided to the school. A letter is required from the parent's employer under which the student is covered attesting that the student has health or dental coverage.

Opt outs are allowed during *Change-of-Coverage Periods* specific to each post-secondary institution. Additional information on these periods and on opting out is available on the applicable post-secondary institution website. Students and parents are responsible to make themselves familiar with the information on those websites before opting out.