

# HSF Flexible Insurance Plan Frequently Asked Questions

Welcome to the 2011-2012 edition of the HSF Health and Dental plan! Your student leaders have worked hard to bring to you a customized Health and Dental Insurance plan. For the first time as a student you are able to customize your coverage to maximize your usage. Take advantage of all the added benefit of an insurance plan that has increased coverage limits and flexibility. Please visit the HSF website at [www.humberlife.com](http://www.humberlife.com) or read below for more info on your plan.

## What is the Flex Plan?

The HSF Flex Plan is a student health and dental insurance plan that enables students to select coverage that best suits their health and wellness needs and allows them to maximize the amount that can be claimed for benefits. Students can choose a balanced plan or one that is focused on dental or prescription coverage.

## Who is covered under this plan?

All full-time Humber and Guelph-Humber students are automatically enrolled in the HSF Flex Plan. Part-time students and immediate family members may opt in by paying the appropriate fees.

## Why is the Flex Plan better?

HSF is at the leading edge of providing comprehensive coverage and services to students. The Flex Plan better suits students' needs by allowing them the flexibility to select a plan that enables them to maximize their coverage.

## Why can't I opt out?

By eliminating the option to opt out, we have increased our coverage limits and stabilized student fees. Approximately 20% of Ontario colleges do not offer students the option to opt out, while HSF is the only school to offer a Flex Plan. Statistics over the last five years show that fewer than one in five Humber and Guelph-Humber students utilized the dental opt-out.

## I'm covered under my parents' plan, why do I need this?

The HSF Flex Plan has the convenient option of coordinating benefits. This means that depending on what you are claiming, the HSF Flex Plan will cover the remainder that may not be covered with your parents' plan. This also means that you have higher limits and more coverage available to you. Furthermore, similar to all other ancillary fees of the College, our insurance premium helps to provide comprehensive medical and dental coverage for all domestic and international students in need that is conveniently located on campus at our Health Centres or off campus at any practitioner of choice. We strive to provide a healthy environment on and off campus for all our students.

## How much of my money is going to this?

We are actually saving students money! By eliminating the dental opt-out, we are saving student money spent on administrative fees, such as printing cheques, processing bank fees, increased staffing, etc. Your HSF Student Activity Fee is a total of \$159.79 per semester, and covers all HSF expenses. For 2010-2011, students who opted out of the dental plan received \$47.21 per semester. By eliminating the dental opt-out process every student is able to have and utilize a more comprehensive and inclusive health and dental plan. It allows the maximum claim limits to be higher for every student, thus allowing HSF to provide better health and dental care for the Humber community at large.

