



# Saitsa Student FAQ -2021/2022

## What is the cost and duration of the benefit plan?

The cost of the Plan for the 2021/2022 school year is **\$122.00** for the Health Plan, and **\$130.00** for the Dental Plan. The Health and Dental Plan commences on the first day of the month your school year begins, and the length varies, up to 12 months, based on your program length.

## How do I opt out?

As an eligible student, you can choose to exclude yourself from the Plan if you are enrolled in another Health/Dental Plan. Visit [Saitsa.com/Benefits](https://Saitsa.com/Benefits) and select the "Opt Out" form. Once you have completed the form, you will receive an email confirming that you have submitted a request to opt out. Please keep a copy of this email for your records. All opt out requests are reviewed within 1-2 business days, after which you should receive an email either informing you that your opt out request was approved, or that additional information is required.

The deadline to **Opt Out** or to **Add Dependants** depends on the date your course begins.

If your course begins in:

- **September 2021** the deadline for both, is **September 24, 2021**;
- **January 2022** the deadline for both, is **January 21, 2022**;
- **May 2022** the deadline for both, is **May 20, 2022**.

Please note: The opt out process must be completed each year. When your opt out request has been approved, it will remain in force for the entire student year unless your alternate health and/or dental plan terminates. You will have 30 days from the loss of coverage to notify the plan administrator in order to be covered under the Saitsa Plan for the remainder of the student year. You must provide a copy of a notice of termination and pay the applicable fees.

## What are the advantages of registering on the website?

There are many features on the website that will help to make your Plan more accessible and easy to use. The [studentbenefits.ca](https://studentbenefits.ca) website features printable benefit cards, up-to-date benefits balances, online claim submission, direct deposit registration, access to your claim history, a live chat feature, access to all plan documentation, and more.

You can register your account by visiting [Saitsa.com/Benefits](https://Saitsa.com/Benefits) and clicking "Register Here". Complete the registration form using your email address, Student ID number, and personal information.

## Is there an App I can download?

There is a Student Benefits App that allows you access your benefit card(s) and submit new claims conveniently. You can review your claim history, view up to date benefit balances, check your coverage, and much more. Visit your app store and search for Student Benefits to download it.

## How do I add my dependants and what is the related cost?

Please note: The Add Dependant process must be completed each year. You can add your spouse and dependant children by going to [Saitsa.com/Benefits](https://Saitsa.com/Benefits), clicking on "Add Dependants", and completing the form in full. Once approved, the fee will be applied to your student account. The deadline to add your dependants depends on the date your course begins. See the previous page for deadlines for the 2021/2022 year.

### Health Fees

- Add one dependant for an additional **\$180.00**
- Add all your dependants for an additional **\$250.00**

### Dental Fees

- Add one dependant for an additional **\$200.00**
- Add all your dependants for an additional **\$300.00**

## How do I make a claim?

Ask your health or dental care provider if they will direct bill to The Campus Trust on your behalf, to save you from having to pay for your services out of pocket. Once you have registered an account, you can find your card on [studentbenefits.ca](https://studentbenefits.ca) under the "Benefit Card" section.

**Pharmacy Claims:** Simply present your Pharmacy Card to your pharmacist when filling a prescription for drugs. The pharmacist will submit your claim electronically and you will only be responsible for the co-pay of the cost of the prescription.

**Health Claims:** If your health provider submits claims directly to The Campus Trust, simply present them with your Benefit Card. If the health provider is not set up to submit your claim directly, you must pay up-front and then submit the claim for reimbursement. Claims can be submitted by visiting [Saitsa.com/Benefits](https://Saitsa.com/Benefits), and clicking New Claim. Alternatively, you can submit a claim via email, fax, or mail by printing a claim form (found in the Download Centre on [studentbenefits.ca](https://studentbenefits.ca)) and attaching your receipts. Please note: Doctor referrals are required for some expenses, and must be submitted with your claim. Please see your booklet for complete details.

**Dental Claims:** In most cases, your dental office will be set up to submit claims electronically on your behalf. You simply need to present your Dental Card and pay any amount that is not covered by the Plan. If the dental office is not able to submit your claim electronically, you will be required to pay for the treatment up-front and submit the claim to Student Benefits for reimbursement. Ask your Dental Office for a completed Standard Dental Claim Form. Simply sign the claim form after verifying your personal information, and submit the claim by visiting [Saitsa.com/Benefits](https://Saitsa.com/Benefits), and clicking New Claim, or via email, fax, or mail.

Claims must be received within 6 months from the date of the expense.

## Contact Information

### Student Benefits (General Inquiries)

[ask.ab@pbas.ca](mailto:ask.ab@pbas.ca)  
1-833-674-2600  
Suite 203 - 61 International Blvd.  
Toronto, Ontario M9W 6K4

### Wellness Coordinator

[Saitsa.benefits@edu.sait.ca](mailto:Saitsa.benefits@edu.sait.ca)  
403-284-8610  
Saitsa's Resource Centre  
MC107 Stan Grad