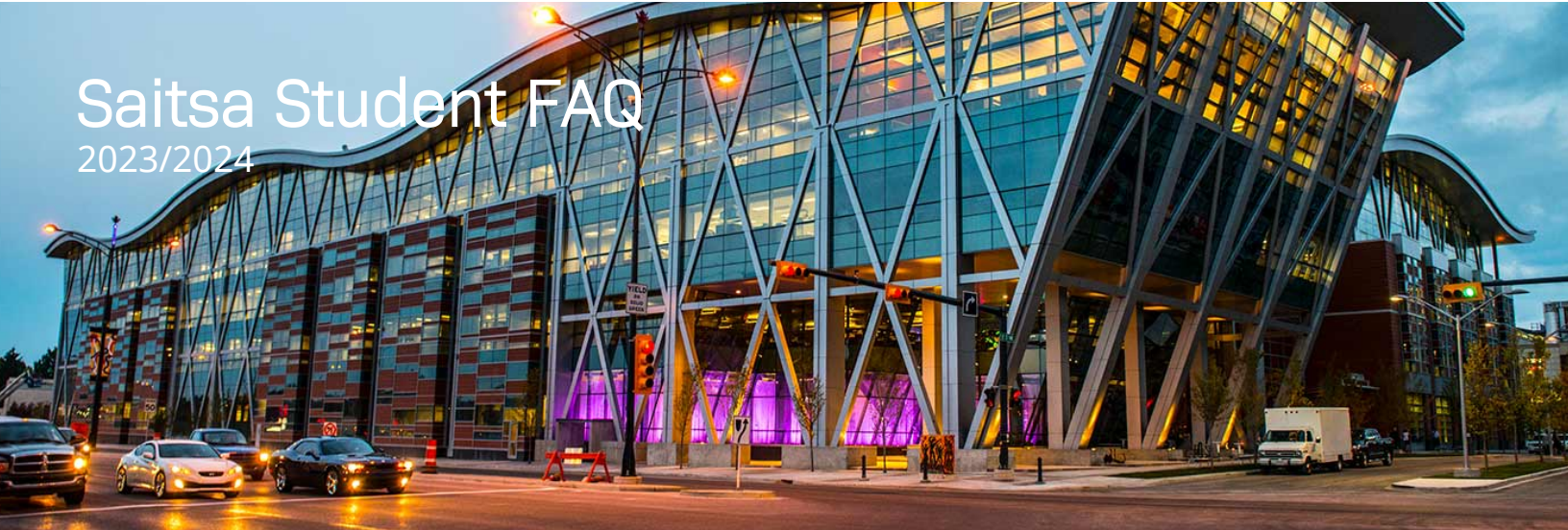


Saitsa Student FAQ

2023/2024



What is the cost and duration of the benefit plan?

The cost of the Plan for the 2023/2024 school year is \$172.00 for the Health Plan, and \$158.00 for the Dental Plan. The plan will be assessed to student accounts twice per year. This means students will be charged \$86.00 for the Health Plan for two semesters and \$79.00 for the Dental Plan for two semesters. The Health and Dental Plan commences on the first day of the month your school year begins. The length of the Health and Dental Plan is based on the students program length, can be up to 12 months.

How do I know if I am included on the Health and Dental Plan?

SAIT students can check their student account statement for the health and dental fees to let them know if they'll be receiving coverage. The Saitsa Health and Dental fees are not included in your tuition costs. They will appear as separate fees. The health and dental fees will appear on your statement as "**Student Health Plan Fee**" or "**Student Dental Plan Fee**".

*Please ensure you are checking the correct semester for the fees.

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.

Term Start Date

July
September
October
January
March
April
May

Deadline Period

July 1 - July 14, 2023
September 1 - September 15, 2023
October 1 - October 13, 2023
January 1 - January 12, 2024
March 1 - March 15, 2024
April 1 - April 12, 2024
May 1 - May 17, 2024

Please note: the request to opt out or add your dependants must be completed each year. When your opt out request has been approved, it will remain enforced 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 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 and clicking "Register". 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.

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

Please note: The process to add your dependants must be completed each year. You can add your spouse and dependent children by going to 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 2023/2024 year.

Health Fees

- Add one dependant for an additional **\$250.00**
- Add all your dependants for an additional **\$325.00**

Dental Fees

- Add one dependant for an additional **\$265.00**
- Add all your dependants for an additional **\$365.00**

Please note: eligible family members include your spouse/partner and/or your dependent child(ren).

How do I submit a claim?

To save you from having to pay for your services out of pocket, ask your health or dental care provider if they will direct bill to The Campus Trust on your behalf. Your Benefit cards are available on studentbenefits.ca. Claims must be received within **6 months** from the date of the expense.

Pharmacy Claims: Simply present your Pharmacy Card to your pharmacist when filling a prescription. 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, and clicking New Claim. Alternatively, you can download a claim form on studentbenefits.ca, and submit your claim via email, fax, or mail. 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: Simply present your Dental Card to your dental office. The dental office will submit your claim electronically and you will only be responsible for 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, and clicking New Claim, or via email, fax, or mail.

Contact Information

Student Benefits (General Inquiries)

studentbenefits@pbas.ca
1-888-404-6623

Saitsa Benefit Coordinator

Saitsa.benefits@edu.sait.ca
403-284-8610