

Saitsa Student FAQ

2026/2027



What is the cost and duration of the benefit plan?

The cost of the Plan for the 2026/2027 school year is **\$208.00** for the Health Plan, and **\$194.00** for the Dental Plan. The plan will be assessed to student accounts twice per year. This means students will be charged \$104.00 for the Health Plan for two semesters and \$97.00 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. Select **"Register now or opt out"** from the left side bar to create an account. Complete the registration process, selecting any plans from which you choose to opt out. **You must provide proof of alternative coverage specifically showing your name to confirm that you are covered.** 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 3-4 business days from the application deadline date, after which you should receive an email either informing you that your opt out request was approved, or that additional information is required.

Important Deadlines

Your deadline to opt out or add dependants to the SAITSA Plan is based on your course start date. See the enrolment periods below.

July 2026 - July 1 - 10

September 2026 - September 1 - 11

January 2027 - January 1 - 15

March 2027 - March 1 - 12

April 2027 - April 1 - 9

May 2027 - May 1 - 14



Opt Out or Add Dependants:
saitsa.drawbridge.ca

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 services available on saitsa.drawbridge.ca that will make your benefit plan easier than ever to access. You must register as a member to take advantage of all features of the site. The Plan Member Portal features printable benefit cards, up-to-date benefits balances, online claim submission, direct deposit registration, access to your claim history, access to all plan documentation, and more. Use the QR code or visit saitsa.drawbridge.ca to complete the registration form using your email address, Student ID number, and personal information.



Is there an App I can download?

There is a Drawbridge App that allows you access your benefit cards 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 "Drawbridge" to download.

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

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". Select **"Add Dependants"** from the left side bar to complete the form, adding any dependants you would like to add. 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 2026/2027 year.

Couple Coverage

Health coverage: **\$325**
Dental coverage: **\$360**

Family Coverage

Health coverage: **\$400**
Dental coverage: **\$470**

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 saitsa.drawbridge.ca. Claims must be received within six 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, in order to access the electronic pay-direct system. Your claim is processed immediately without the need for you to submit a claim form. Your practitioner will advise you of any amount owing. 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 in the Plan Member Portal, saitsa.drawbridge.ca. 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, your dental office can either submit your claim manually on your behalf, or alternatively, you may 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 and submit the claim in the Plan Member Portal, saitsa.drawbridge.ca, or via email or mail.

Your plan has a **Preferred Provider program!** Preferred providers offer discounts or complimentary services, and will always direct bill your plan on your behalf. Visit the Provider Search page on saitsa.drawbridge.ca to see information for providers participating in the Preferred Provider program for your plan.



Student Benefits (General Inquiries)
studentbenefits@pbas.ca
1-888-404-6623



Saitsa Benefits Coordinator
Saitsa.benefits@edu.sait.ca
403-210-4323

