



The YFS'

**HEALTH AND
DENTAL PLAN**

WHAT IS THE YFS HEALTH AND DENTAL PLAN?

The YFS Health and Dental Plan is a comprehensive supplemental insurance plan that covers students for health, dental and extended health services all at a low cost!

Most full-time undergraduate students enrolled in 15 credits or more are automatically charged the fee. They are eligible to opt-out if they have comparable/alternative insurance.

Part-time students are not automatically charged but have the option to opt in!

Our insurer is **Green Shield Canada**



OPT-IN/OUT WINDOW

There are two opt-in/out periods within the academic year. Students opt-in/out period depends on when they began their studies. Students **do not** have two opportunities to opt-in/out.

Fall: September 1-October 18, 2024

Winter: January 1-February 7, 2025.

Students opting in during the **Fall** coverage extends from September 1, 2024 to August 31, 2025, whereas

Winter coverage extends from January 1, 2025 to August 31, 2025



OPT-OUT ELIGIBILITY

The YFS Health and Dental Plan is mandatory for all full-time undergraduate students with the exception of students who have alternative/comparable insurance. OHIP & UHIP are not considered alternative insurance.

*** Some opt-out applications may be denied by Green Shield Canada if the student fails to provide accurate or eligible information.



OPTING IN

Not all students are charged for the YFS Health and Dental Plan, this may include: Part-time students, students living with disabilities and graduating students.

These students can fill out the opt-in application or receive assistance with the Director to manually opt-in and may have to provide extra documents. Ex. Letter of Accommodation from Student Accessibility Services, a proof of graduation or a proof of enrollment in a co-op program.



ADDING DEPENDENTS

Active students in the plan have the ability to add dependents to their insurance at an additional cost. This has to be done prior to the deadline.

Eligible dependents: **Spouse, Common Law Partner, Child(ren).**

*** Proof of relationship is required.



COST

2024-25 Rates

Plan Type	Rate
Full-Time Student	\$315.72
Full-Time Couple	\$316.32*
Full-Time Family	\$466.80*
Part-Time Single	\$619.44
Part-Time Couple	\$620.64*
Part-Time Family	\$921.60*
Students Registered with Student Accessibility Services (Fall - 12 credits F/W credits, Winter - 6 credits)	\$315.72
Graduating Students (currently enrolled and have completed 80+ credits)	\$315.72

*Additional fee on top of either full-time or part-time student fee

For example:
Adding one dependent as a full-time student would be:
 $\$315.72 + \316.32



WHAT IS COVERED?



80%
UP TO \$1000



USUAL & CUSTOMARY
CHARGES (U&C) PER
VISIT UP TO \$650
CHIROPRACTIC CARE



\$75
EYE EXAMS
AND \$100
GLASSES
PER 24 MONTHS



\$50
PER VISIT
UP TO \$600

ACUPUNCTURE - PHYSIOTHERAPY
MASSAGE THERAPY



\$125
PER VISIT UP
TO 10 VISITS
(+ AN ADDITIONAL
5 USING GREENSHIELD+)
PSYCHOTHERAPY



75%
UP TO \$600

**Full listing is available
on our website through
the "My Benefits Plan"
option.



The YFS HEALTH PLAN IS CARD-LESS!

- The York Federation of Students offers a card-less system. This means students won't receive benefit cards to present to service providers. All a student requires in order to access their insurance is their Plan Member ID and the name of their insurer.
- Students Plan Member ID is YFS+(your student number)-00
e.g. YFS123456789-00
- Insurance Company: Green Shield Canada
- Download the GSC everywhere app and create a login
in order to receive a digital copy of your card!
- Students can also access a virtual card at www.yfs.ca/healthplan

gsc
green shield canada

1-888-711-1119
greenshield.ca

Plan Member ID: YFS _____ 00
student number

Name: _____

Section/Division: YFS Policy #: 11111

ID/Certificate #: _____
student number

CREATING A GSC ACCOUNT ONLINE

Students are able to create their very own Green Shield account by visiting <https://www.gsceverywhere.ca/>

The benefits of creating an online GSC account include:

- Viewing benefits
- Checking coverage availability
- Submitting claims online
- Signing up for direct deposit reimbursements
- Viewing a claim statements
- And more!



Contact Information

General email:

healthplan@yfs.ca

- For general inquiries such as coverage information and how to use the insurance
- How to opt-in/out

Specific inquiry email:

yfshp@yfs.ca

- If you have a specific question or situation that does not involve any “how to” questions

yfs.ca/healthplan

