

GSS Appeal Form

GSS Extended Health and Dental Insurance Plan

GSS Appeals Information

GSS Extended Health and Dental Appeals:

The University of Victoria Graduate Students' Society (GSS) provides mandatory extended health and dental insurance plans for all full-time, on-campus graduate students at the University of Victoria. All graduate students taking 3.0 or more credit units on-campus or registered in a co-op program in September or January are assessed insurance premiums with their tuition. May start students are **not** assessed insurance premiums with their tuition, regardless of their registration. All students should be aware that changes to their registration can affect their eligibility for coverage. Students are advised to check their UVic tuition accounts every semester, and after making any registration changes, to ensure they are aware of all ancillary fees for which they have been charged.

Opt In or Out with Alumo - New in 2025!

Following a Spring 2025 referendum, the GSS Extended Health and Dental insurance plans are now administered by Alumo (formerly Studentcare.) Opt outs are now processed by Alumo. All opt-out requests should be submitted to Alumo at <https://gss.uvic.ca/health-dental/>

Students who hold comparable alternate coverage are eligible to opt out, provided they submit proof of coverage to Alumo via their Opt Out Portal before the deadline. BC MSP and other provincial equivalents are not extended coverage and do not qualify as alternative insurance. Students residing outside Canada are eligible for an opt-out through the Alumo Opt Out Portal, provided they submit proof of residency before the deadline.

Opt ins are available for all UVic graduate students who have not been assessed insurance fees on their tuition and immediate family members, provided they opt in before the deadline. Opt ins are now processed by Alumo. All opt-in requests should be submitted to Alumo at <https://gss.uvic.ca/health-dental/>

Submission deadlines

For September entrance students, the opt-in/out deadline is September 22nd. For January entrance students (i.e. those whose programs began in January), the opt-in/out deadline is January 22nd. For May entrance students (i.e. those whose programs begin in May), the opt-in deadline is May 22nd. Fees apply for students and families opting in to GSS extended health and dental insurance. Opt in forms and payments must be issued directly to Alumo prior to the submission deadlines.

Mid-Year Changes

Students may also qualify for a mid-year opt-in/out, provided they apply within 30 days of a change to their coverage status. **Change of insurance situations can include:**

- Recently arrived in Canada and obtained primary insurance coverage through Mandatory Medical Insurance (a.k.a. Guard.me) or BC MSP (or equivalent Canadian provincial/territorial coverage). Note: Switching from Mandatory Medical Insurance to BC MSP is not considered a change in insurance situation.

Complete this form and submit it to the GSS General Office or by email to the attention of the Finance and Benefits Coordinator at gsoc@uvic.ca

- Loss of previous employment extended health and/or dental coverage
- Divorce and loss of spouse's extended health and/or dental coverage

Graduate students can also submit a completed **family opt-in within 30 days of a change in life situation** (with dated documentation) of:

Eligible change of life situations are:

- Marriage or recently reached one (1) year of co-habitation with another person in a common-law partnership
- New addition to their family: birth, adoption, or granted legal guardianship of a child (but is not a foster child)
- Family member (dependent) has recently arrived in Canada with valid visa permit.

Student who complete their program can opt out on the last day of their final term, provided they apply within 30 days of that date.

Appeals

Students may appeal a decision by Alumo to disallow their opt in/out through the GSS Appeals Committee. The GSS Appeals Committee can review appeal cases on the grounds of **personal extenuating circumstances or administrative unfairness that prevented them from meeting the deadline**. The Appeal Committee will only approve or deny based on these criteria. For example, if you registered for courses for the first time after the standard University add/drop deadline, you were provided less time to submit your opt in/out than your peers who were able to register with UVic before the deadline. This would be administratively unfair.

The GSS encourages you to consult with the Office of the Ombudsperson for support in preparing your appeal. The Ombudsperson is an impartial advocate for fairness at UVic. You can reach the Ombudsperson at ombuddy@uvic.ca.

1. General information:

First Name: _____ Last Name: _____

Student Number: _____ Email: _____

Address: _____ Postal Code: _____

Student Signature: _____ Date: _____

2. I am appealing

To OPT OUT of GSS Extended Health and/or Dental Plans.

To OPT MYSELF INTO the GSS Extended Health and/or Dental Plans as a distance student.

To OPT MY FAMILY MEMBER(S) into the GSS Extended Health and/or Dental Plans.

A PREVIOUS DECISION by the Appeals Committee.

Complete this form and submit it to the GSS General Office or by email to the attention of the Finance and Benefits Coordinator at gsoc@uvic.ca

3. In which semester did you first register as a full-time graduate student in the current academic year?

September

January

May

Note: if your appeal is granted, the date of opt-in/out will be retroactive to the first day of your eligibility for coverage (either the first day of registration or the date of a change to your coverage status).

4. Explain your case for appealing in detail. Please include supporting documents as necessary. The Appeals Committee makes its decision based on procedure. Please focus your appeal on the two questions below:

1. Were there extenuating circumstances preventing your opt-in/out by the deadline?
2. Was there administrative unfairness explaining why you didn't opt in/out by the deadline?

5. Next steps:

After you submit an appeal form, the GSS Appeals Committee will review your form within 30 business days. You will receive formal notice of the Appeals Committee decision in writing by email within 7 days of adjudication. If your appeal is accepted, the Finance and Benefits Coordinator will be in touch regarding payment or refunds as required.

If appellants feel that there is new information which was not available at the time of the first submission which may alter the Appeals Committee decision, they may submit this new information, along with an explanation for why this information was not available upon the first submission, and the Appeals Committee will review this material as a new appeal. The Appeals Committee will not review the same appeal twice and may reject a second application if there is no new information included.

Appellants can submit an Appeal of an Appeal directly to the GSS Executive Board if they feel that the decision reached by the Appeals Committee was biased or that the GSS procedures were not followed. For example, if Appeal Committee does not meet within 30 business days of the submission. Appellants can contact the Finance and Benefits Coordinator to inquire about their eligibility.

To submit an Appeal of an Appeal, appellants should include:

1. Their original appeal letter
2. Their original appeal decision from the GSS Appeals Committee
3. A new GSS Appeal Form outlining the reasons for the Appeal of an Appeal

These must be emailed to the GSS Chair at gsschair@uvic.ca within 30 days of receipt of the original appeal decision. The Executive Board can only hear cases relating to bias on the part of the Appeals Committee or improper GSS procedure. Disagreement with the decision is not sufficient reason to appeal the Appeals Committee's decision.