

Important Information for Students on Long-term internship: Health and Dental Plan Coverage

Students in long-term internships/co-ops are eligible for the USC health and dental plans (PurpleCARE), as well as myvirtualdoctor, and should be charged those fees in addition to the internship/co-op fee. These plans run from **September 1 to August 31** each year.

Students who have alternate health coverage can choose to opt out and must do so by **11:30pm on September 23**. Students can choose to opt out of dental coverage and myvirtualdoctor before the opt out deadline without proof of alternate coverage.

Students completing work terms outside of Canada are eligible for PurpleCARE and should be charged the fees accordingly. That being said, there are considerations for students completing work terms outside of Ontario which are noted below.

Out of Province/Country Coverage

All students can make use of the PurpleCARE benefits, whether they are participating in an internship **outside of Canada or within Canada**. The benefit coverage for health and dental would be paid out of pocket by the student and when they return to Canada they would submit the claims to Canada Life as an out of province expense. The student has 15 months to make this claim from the date of the service. The exception is that the emergency travel benefits do NOT cover students while they are in their home country, or home province. The expectation is that their home country/province would cover them under the state/provincial care.

Myvirtualdoctor is a service that is only available to students **in Canada**. Students who will be spending their year outside of Canada will want to opt-out of myvirtualdoctor.

It is important to note that the coverage period for students going out of province is **180 days** per trip. The coverage can be extended to **365 days** when travel is required to complete an eligible program or course of study. Students in long-term internship/co-op that require an extension of the out of province coverage to 365 days should be in touch with the Benefits Plan Office at healthdental@westernusc.ca. They will need to provide proof from the program, which could include: a letter from their program coordinator stating the dates they will be out of country for their internship/co-op.

The following is the detailed message from Student Services at main campus:

Please note that the opt-out period for PurpleCare - the student health and dental plan is now open. The opt-out period runs until **September 23rd at 11:30 pm.**

Please find further details below:

- Interns who will reside in Canada for their work term, will automatically be charged the health and dental plan fees (including myvirtualdoctor.ca). Any intern who wishes to opt out of the health plan, dental plan, or [myvirtualdoctor](https://myvirtualdoctor.ca), must do so by the opt-out deadline of September 23, 2023. In order to opt out of the health plan the intern must provide proof of alternate coverage. However, this is not required to opt out of dental and [myvirtualdoctor](https://myvirtualdoctor.ca). In all cases, the opt-out form must be submitted by the deadline – no exceptions! Please note that your current coverage from Fall/Winter 2022-2023 is in place until August 31, 2023.
- **Opt-Out Dates: July 01 to September 23, 2025, at 11:30 pm. There are NO exceptions to this deadline.**
- Link for opting out of health and dental plan: [USC - PurpleCARE Online Forms | Gallivan \(mystudentplan.ca\)](https://usc-purplecareonlineforms.gallivan.mystudentplan.ca)
- Link for opting out of myvirtualdoctor from the home page: <https://www.mystudentplan.ca/purplecare/en/home>
- Have questions/concerns? Contact the Benefits Coordinator at nina.joyce@westernusc.ca
- International students will also continue to be charged UHIP fees over the course of the internship work term with no opting out. This is similar to having basic OHIP coverage.