Health & Dental Insurance and Opt-Out

As a full-time undergraduate student (enrolled in 18 units or more), your student fees include the cost of participating in the MSU Health Insurance plan and the MSU Dental Insurance plan. The fees for these two plans were included in your supplementary fees, which were paid with tuition. To reiterate, you have already bought into the plan, you own it and it is available to you right now to help assist with the inevitable costs of health and dental care.

The cost of undergraduate education is expensive as it is, and the health and dental plan ensures that students will not be burdened by unexpected, high costs associated with required medical work. The two plans cover specific prescription medication and dental work. A full list of plan coverage is available on the MSU’s website at msumcmaster.ca/healthplan.

However, while in university, many students are already covered under another health and/or dental plan (parents, guardians, employer, etc). If this is the case and you are able to demonstrate comparable coverage, you may opt-out of one or both of the MSU plans. The opt-out period runs until Monday, September 30th - there are no exceptions to this deadline.

By opting-out of the Health ($57.50) and/or the Dental ($115.00) plan, eligible students may be refunded up to $172.50 and we make opting-out pretty simple. All you need to do is visit msumcmaster.ca/healthplan. Have your policy number(s) ready and follow the link to opt-out. During the non-negotiable opt-out period of now through September 30th, students may add any dependants to the MSU plan for family coverage.

MACycle’s New Home & Sept. 25 Bike Auction

I love my bike. It has helped me lug groceries from the store, get me to my classes on time and even led me to explore this city I now call home. So when my bike breaks down, I’m glad that MACycle is on campus and ready to help me out. Now this year, MACycle will be hosting the annual “Bike Auction” on September 25th in the Mills Plaza. This is your chance to pick up a new bike of your own!

The McMaster Students Union (MSU) is a bike co-operative and MSU service that focuses on helping cyclists help themselves by teaching bicycle repair and maintenance. Led this year by David Yoon (Honours Studio Art IV) and Jackson Waite (Commerce III), MACycle’s focus is to provide all members of the McMaster and Hamilton communities the opportunity to repair and maintain their bikes.

Don’t worry – you don’t have to be a master bike mechanic to use the shop! The shop has many bike specific tools and the opportunity to purchase (at cost) any bike parts you need, as well as receive assistance from knowledgeable volunteers. All you need to do is purchase a $5 membership to give you access to the co-op.

If you ever want to learn more about your bike, stop by the MACycle shop. Their hours of operation and more service info can be found on their website msumcmaster.ca/macycle, or tweet @MSU_MACycle, or visit FB.com/MSU.MACycle. The service is located at the north end of Ron Joyce Stadium (RJS), field level, across from the Les Prince Hall Residence. It is the left-hand door next to the loading bay area of RJS, look for the MACycle sign.

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