Student health and dental plan: opt-out decision checklist

Before the opt-out window closes, compare your school plan with the coverage you already have, gather proof, submit on time and keep the confirmation.

NAME

DATE

MY PLAN

MY SCHOOL OR STUDENT ASSOCIATION PLAN

OPT-OUT WINDOW (FROM MY PLAN'S PAGE)

OTHER COVERAGE I HAVE (PARENT, PARTNER, WORK)

PROOF OF COVERAGE I'LL UPLOAD

COMPARE BEFORE YOU DECIDE

Coverage	School plan	My other plan	Keep school plan?
Prescription drugs			
Dental			
Vision			
Mental health			
Physio and paramedical			
Travel			
Cost for the year			

STEPS

- [ ] Checked whether I was enrolled automatically through my fees
- [ ] Found my plan's opt-out deadline
- [ ] Compared coverage line by line
- [ ] Read whether I can opt back in later
- [ ] Submitted the opt-out with proof before the deadline
- [ ] Saved the confirmation and watched for the refund

Each plan sets its own deadline, eligibility and refund. Read your own plan's page; once you opt out you may not be able to rejoin that year.

SOURCES (CHECKED 2026-11-27)

Alumo says most students are automatically enrolled through their tuition or student fees, and there is typically a set Change-of-Coverage and Opt-Out Period each year if you already have coverage elsewhere. https://alumo.ca/ (checked 2026-11-27)
Lakeland College says eligible students with comparable coverage get one opportunity each year to waive benefits, and have 30 days from their program's start date to opt out, with no exceptions for late waivers. https://lakelandcollege.ca/student-life-supports/other-services/health-services/health-and-dental-plan.html (checked 2026-11-27)
Coast Mountain College says once you opt out you cannot opt back into the plan unless you lose your current coverage. https://coastmountaincollege.ca/student-services/student-support/health-wellness/health-and-dental-plan (checked 2026-11-27)
College of the North Atlantic says proof of alternate coverage is required, and deadlines and portal access are shared after a student is accepted. https://cna.nl.ca/student-support/health-and-dental (checked 2026-11-27)