



Pop-In Drop-In: Domestic Health Insurance

Is the student health plan mandatory for domestic students?

The health plan fee is included in the ancillary fees for all domestic students, but you don't have to stay enrolled if you don't need it. After the 10-day count, there's a set period when you can opt out or switch plans. If you're opting out, you'll just need to show proof of other coverage—like a plan through a parent or guardian.

What is covered under the student health plan?

All domestic students are automatically enrolled in the **Balanced Plan**, which includes:

- **Prescriptions** – Up to \$2,000 (20% co-pay)
- **Vision** – Up to \$150 for glasses or contacts + up to \$120 for an eye exam (20% co-pay)
- **Dental** – Up to \$500 (50% co-pay)
- **Paramedical services** – such as chiropractor, massage therapist, and more

Other plan options

You can choose a plan that better fits your needs:

- **Enhanced Drug Plan** – \$2,500 prescription coverage, but less dental/vision
- **Extended Health Plan** – Great for athletes or anyone who needs more physio/massage coverage
- **Extended Dental Plan** – More dental coverage, but less vision

How can I change my health plan?

During the opt-out/switch window, students can visit guard.me/canadore to opt out or switch plans. This window opens after the 10-day count and will remain open until **September 30**. No action is needed to stay in the Balanced Plan.

Is there a deadline to opt out or switch plans

Yes. The deadline is September 30. This information is posted on the website and will also be emailed to students. After the deadline, no changes can be made. Students can also [add dependents](#) during this window.

When does coverage start?

Coverage begins on the first day of classes. Initially, students must pay upfront for services and submit receipts for reimbursement via the [Guard.me portal](#). Coverage lasts until August 31, 2026, for full-time students.

How do I make a claim or get more information?

To make a claim you need to wait until the opt-out/switch window closes. Then you can follow these steps

- [Create a profile](#) on the Guard.me website
- Submit claims and receipts online



If you are looking for more information you can go to the [Guard Me](#) Website here you can

- Use the live chat or customer service line for help
- Access digital brochures
- View [FAQ's](#)

You can also check [the Canadore Student Council](#) site for information on the Domestic Student Health Plan

Does the plan cover social worker sessions?

This is dependent on the social worker's certification. Coverage includes psychotherapy and psychologist services. Students should always confirm coverage before booking.