

## Enrolment Centre

### Health Insurance

As a student enrolled in a full-time program at Cambrian, you have mandatory health insurance (covered by Morcare). Insurance coverage runs annually from September 1 to August 31. Rates included in your *tuition and ancillary fees* cover this period only and may be prorated based on your start date. You will be automatically be included in the health insurance plan for the current academic year, depending on your first term of registration in the Academic Year.

- **Domestic students** have the option to opt out of this insurance, providing they can provide proof of alternative Health Insurance. Dates for opting out are sent out during your post-registration communications.
- **International students** do not have the option of opting out of insurance coverage.

Additional insurance fees will be applied in any semester that extends beyond August 31.

#### 2023-2024 Rates

FIRST TERM OF REGISTRATION	COVERAGE PERIOD	INSURANCE FEE	
		DOMESTIC	INTERNATIONAL
September	September 1, 2023 to August 31, 2024	\$229.95	\$854.87
November	November 1, 2023 to August 31, 2024	\$229.95	\$854.87
January	January 1 to August 31, 2024	\$153.30	\$569.91
March	March 1 to August 31, 2024 <i>*Additional Insurance fees will be applied in the July term for students whose programs extend past August 31, 2024.</i>	\$153.30 + \$ TBD	\$569.91 + \$ TBD
May	May 1 to August 31, 2024	\$76.65	\$284.96
July	July 1 to August 31, 2024 <i>*Additional Insurance fees will be applied in the July term for students whose programs extend past August 31, 2024.</i>	\$38.33 + \$ TBD	\$142.49 + \$ TBD

*\*When registering for the July term: if the term extends past August 31 students will pay the next coverage cycle's 2-month rate if graduating by October 31 and will pay the 12-month rate if graduating after October 31 to ensure there is no loss of coverage. Students charged the full rate in July will not pay insurance again when they register for the November term as the coverage is extended until August 31 of the next calendar year.*

Note: You are expected to pay any outstanding balance prior to the date noted in your academic schedule. You can find this information under the **MY ACCOUNT** section under the **STUDENT DASHBOARD** in myCambrian. You will need to log in with your student username and password to access myCambrian.