

## GROUP HEALTH AND HOSPITALIZATION INSURANCE (DESJARDINS INSURANCE)

### Where can I find all the information about the insurance plan?

[Desjardins Insurance](#) Website in the Group Insurance box  
Université Laval Website: [ulaval.ca/healthinsurance](http://ulaval.ca/healthinsurance)

### Is participation in the group health and hospitalization insurance plan compulsory?

Yes. You will be billed as soon as an enrollment is registered in your file. Insurance documents will be issued by Desjardins Insurance.

### When does insurance coverage start?

If you are a newly admitted student, or a former student who returns after an interruption of studies at Université Laval, your coverage is effective as soon as you arrive in Québec, with no additional premium and according to the terms of the contract: August 15<sup>th</sup> for the fall semester, December 15<sup>th</sup> for the winter semester and April 15<sup>th</sup> for the summer semester.

Sometime during the first few days after you arrive in Québec, you will receive an email from the Registrar's Office with the insurance policy number and your personal certificate number that our insurer (Desjardins) issues to you.

With this information, you will be able to access your virtual membership card (also known as a payment card) through the Desjardins member site or through the Desjardins mobile app. You will also have access to phone numbers in case of a medical emergency. For more information, visit the [Enrolling in the health and hospitalization insurance plan for international students](#) Webpage.

### What if I have to go to a hospital or medical clinic before I receive my insurance card?

- 1- If possible, write an email to [assurances@req.ulaval.ca](mailto:assurances@req.ulaval.ca) to make sure you are insured.

...And what if I have to go to the hospital for an emergency without my insurance card?

As soon as possible, call the Desjardins insurance Customer Contact Centre Monday to Friday between 8 AM and 5 PM, at **418 838-7580** or toll free at **1 866 838-7580**. Outside business hours, in case of emergency or hospitalization in Québec or elsewhere in Canada, call the Travel assistance service "Assistel", 24/7, toll free at **1 800 465-6390**.

- 2- Ask for bills or any other original proof of payment. You may be charged for consultation, hospitalization, etc. (from \$40 for a simple consultation to \$1000 for emergency hospital services).

- 3- Make your claim with Desjardins once you have received your membership confirmation and have access to your virtual card. Some claims can be done online, check online for [more information](#). You will be reimbursed according to the terms of the contract.

### How much does the insurance cost?

#### *Enrollment in a regular program:*

Insurance is billed for the full year, from September 1<sup>st</sup> to August 31<sup>st</sup>, if initial enrollment is registered in the fall semester (3 semesters).

If initial enrollment is registered in the winter semester, the group insurance plan is billed for the period from January 1<sup>st</sup> to August 31<sup>st</sup> (2 semesters).

The mandatory group plan cannot be cancelled for the summer semester, unless you have graduated.

Individual Coverage	September 1 <sup>st</sup> to August 31 <sup>st</sup>	January 1 <sup>st</sup> to August 31 <sup>st</sup>	May 1 <sup>st</sup> to August 31 <sup>st</sup>
		1068 \$	712 \$

*Rates in effect from September 1<sup>st</sup>, 2024, to August 31<sup>st</sup>, 2025 (including provincial sales tax of 9.975%)*

#### *Enrollment as a visiting (exchange) student:*

Insurance is billed each semester for the duration of your stay. If your stay covers 1 semester, you must pay \$356. If your stay covers 2 semesters, you will receive 2 separate bills of \$356 for each semester.

### Can I be exempted from the obligation to enroll in the group health and hospitalization insurance?

You may be exempted if you are in an exemption category, for example if you are a resident of a country that has signed a reciprocal social security agreement with Québec (Belgium, Denmark, Finland, France, Greece, Luxembourg, Norway, Portugal, Romania, Serbia and Sweden). See the Exemptions tab at [ulaval.ca/healthinsurance](http://ulaval.ca/healthinsurance).

### What is the deadline for claiming an exemption?

September 30<sup>th</sup> for the fall semester, January 31<sup>st</sup> for the winter semester, and May 31<sup>st</sup> for the summer semester. If you haven't submitted your letter before the deadline, the charges for the health insurance will stay on your bill and the Registrar's office will contact you.

### Is it possible to get an insurance coverage for my family?

Insurance for the family members traveling with you is not included in your group health and hospitalization insurance plan. For additional insurance for your family offered by Desjardins Insurance, see useful references: Visitors to Canada Insurance. Children under 18 are eligible for RAMQ under certain conditions. [Contact the RAMQ](#) for more details.

## What happens to my insurance plan if:

### **I temporarily stay out of Québec for personal reasons?**

You will be covered no more than 14 days in the United States, in Canada or in your country of permanent residence. If your stay out of Québec exceeds the maximum duration, your coverage is interrupted until your return to Québec and will be reinstated upon return.

### **I temporarily stay out of Québec to participate in a course or an internship?**

You will be covered no more than 120 days in a country where the internship is recognized by the University. If your stay out of Québec exceeds the maximum duration, your coverage is interrupted until your return to Québec and will be reinstated upon return.

### **I am no longer enrolled in the University?**

Your coverage ceases at the end of the last attended semester.

### **I am not enrolled for a semester during my program?**

Your coverage ceases retroactively at the end of the preceding semester when you were enrolled (e.g. if you are enrolled during the Fall semester and not during the Winter semester, your coverage ceases on December 31<sup>st</sup> and will be reinstated upon next enrollment).

### **I am now a permanent resident?**

Your coverage ceases at the end of the current month following the obtention of permanent residence (e.g. if you become a permanent resident on February 13<sup>th</sup>, your coverage ceases on February 28<sup>th</sup>). We must receive your proof of permanent residency before the end of the semester otherwise you will be charged for the entire semester.

## Useful references:

### [Desjardins Insurance](#) Customer Service

In Québec: 418 838-7580 (8 AM to 5 PM, Monday to Friday)

Elsewhere in Canada, toll free: 1 866 838-7580

**Emergency or hospitalization** – Canada and United States: 1 800 465-6390

### [Desjardins Insurance / Visitors to Canada Insurance](#)

Canada and the United States, toll free: 1 855 440-9884

### [Info Santé](#)

For non-urgent health issue

In Québec, dial 8-1-1

### [Université Laval Medical Clinic](#)

Pavillon Maurice-Pollack, office 2110

418 656-2943

### [Assurances@req.ulaval.ca](mailto:Assurances@req.ulaval.ca)

For more information about the coverage, insurance fees or health insurance card.