Dear Vanier students,

The VCSA would like to address all your concerns about the VCSA insurance fees. In order for an insurance plan to have the best rate possible, it needs to be purchased at a group rate. This is why all students are being charged automatically and then need to opt out if they do not want the insurance.

In order to opt out and get reimbursed, students need to go through a **2-step process**:

1. Have opted out on the Student Care website or in our office (C-214) before the deadline of October 1st, 2021, or with the approval of a Student Care representative.

 **\*It is now too late to do this step for the Fall 2021 semester\***

1. Have completed your profile by providing your date of birth to a student care representative in our office or on the google form in our Instagram bio. (@vcsavanier) **\*You can now only give your date of birth through the google form until November 30th, 2021\***

If you have done both steps before October 1st,2021, you **have not** been charged the VCSA insurance fees for the Winter 2022 semester and are only paying 195$. (\*by opting out this semester, you automatically get removed from the insurance plan for the semesters to come\*)

On the other hand, if you **are still being charged** the VCSA insurance fees for the Winter 2022 semester you are part of 1 of 4 categories of students:

1. You have **completed both steps** of the opting out process, but **after the deadline.** This means it might take some time for the registration fees to be adjusted.
2. You have **completed only the first step of the opt out process** (opting out on the website or in our office) and have not yet completed the second step (the date of birth). Therefore, you have **until November 30th, 2021, to complete your profile** by giving your date of birth as mentioned above. If you do so before November 30th, 2021, your fees will be adjusted as soon as possible.
3. You would have wanted to opt out but **did not complete the first step of the process** and it is now too late (all these deadlines have been posted on our Instagram and on Omnivox for all students). This means it is sadly too late for you to get reimbursed for the Fall 2021 semester VCSA insurance fees, so you **will need to pay the Winter 2022 VCSA insurance fees**. The upside is that you will be able to get reimbursed the VCSA winter 2022 semester insurance fees by **opting out in January 2022**.
4. You have **decided not to opt out** because you wanted to be a beneficiary of the VCSA student insurance.

Also, for those who have opted out or are completing the process, **the reimbursement** **for the Fall 2021 VCSA insurance fees is** on its way. It should arrive in the next 2 to 3 weeks.

The VCSA would like to firstly apologize for the inconvenience it may have caused some and also thank you for your patience and understanding throughout this new and interesting process.

The VCSA