STUDENT BENEFIT PORTAL GUIDE

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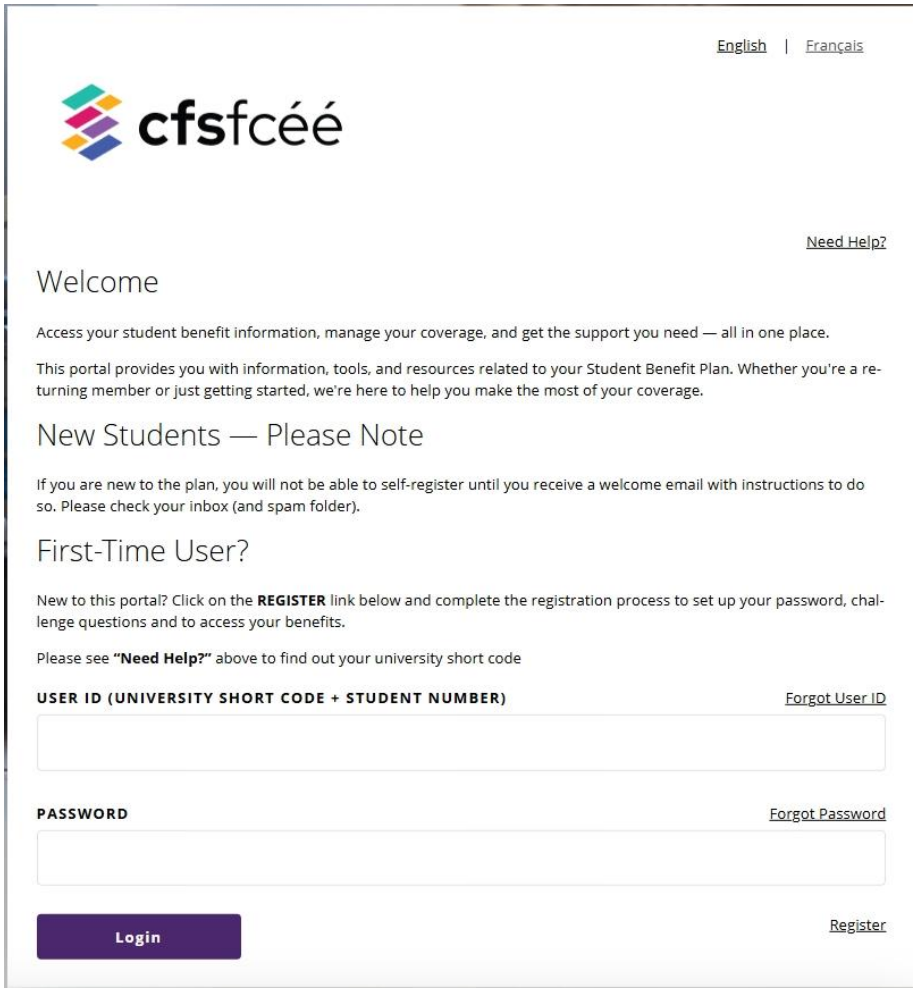
Process Overview

This document provides detailed step-by-step instructions for students enrolling in or managing their student benefit plan, including the ability to opt-in with dependents or opt-out of coverage.

Phase 1: Registration & Account Setup

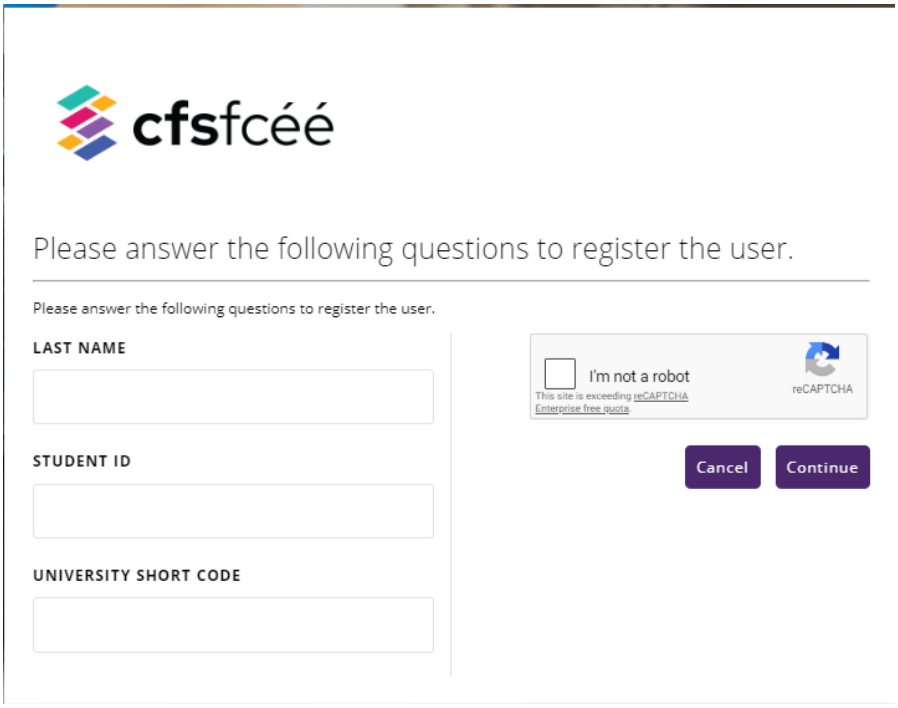
Initial Access

- Navigate to the benefits portal login page here
- Select "Register" button for first-time users
- NEW STUDENTS: May need to wait for welcome email before registering. Check inbox and spam folder for your welcome email.

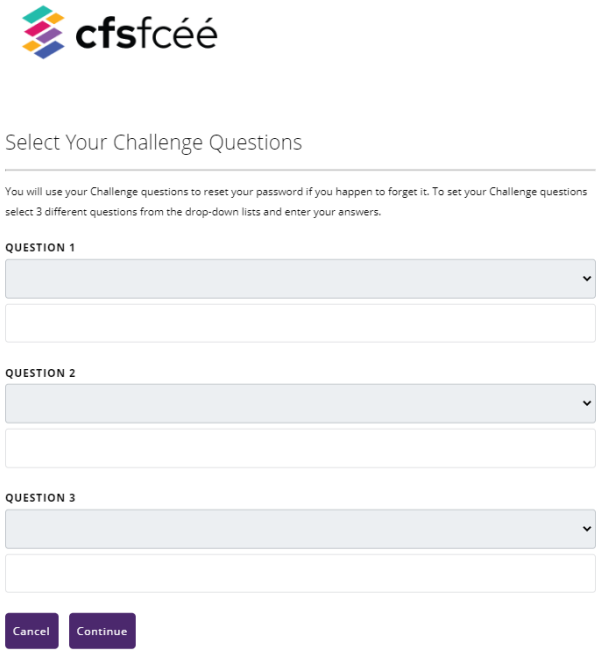


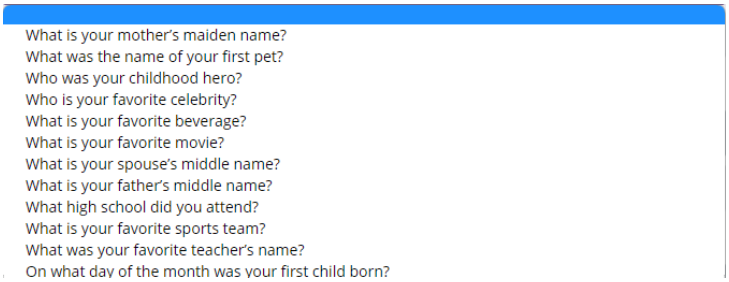
Self-Registration Steps

- Click the Self Register button on the portal login page
- Enter your Last Name, Student ID and University Short Code as provided by your institution
- Check "I'm not a Robot" and complete the required task



- Create a secure password
- Select 3 security questions from the available list





- Complete and click continue

University Code Requirement

To complete self-registration, you must provide your university's short code:

University Name	Short Code
Université de Laurentianne	AEF
University of Toronto (Part time)	UOT
Carleton University Graduate Student Association	CAR
College of North Atlantic	CNA
Grenfell Campus Students' Union	GCS
Memorial University Graduate Students' Union	GSU
Hearst University Students' Union	HRT
Laurentian University Graduate Student Association	LES
Lakehead University Students Union	LSU
Marine Institute Students Union	MRN
Memorial University of Newfoundland Students' Union	MUN
University of Windsor Organization of Part-time University Students	OPU
Scarborough Campus Students' Union	UOT
Saint Boniface University	STB
Student Union of NSCAD	SUN
St Anne's University	USA
University of Toronto Mississauga Student Union	UOT
York Federation of Students	YFS
York University Graduate Student	YGS

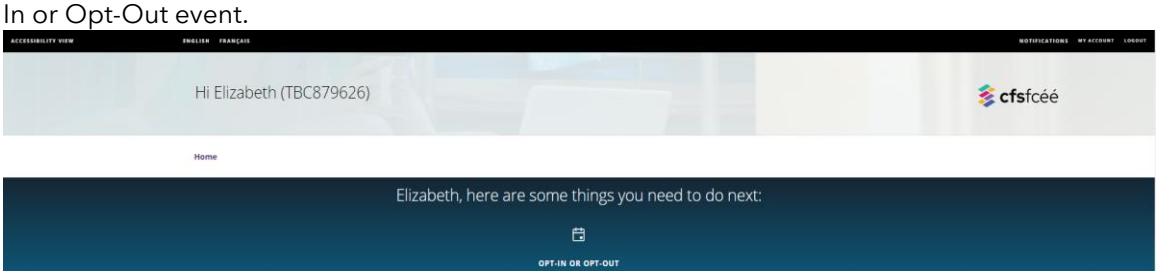
Account Access & Password Management

- Password Reset: Use challenge questions if you forget your password
- Account Lockout: After 3 failed login attempts, your account will be locked
- Unlock Method: Successfully answer your challenge questions to unlock
- Support: Contact studentfirst@prosumbenefits.ca if you need help

Phase 2: Opt-In Process (With Dependents)

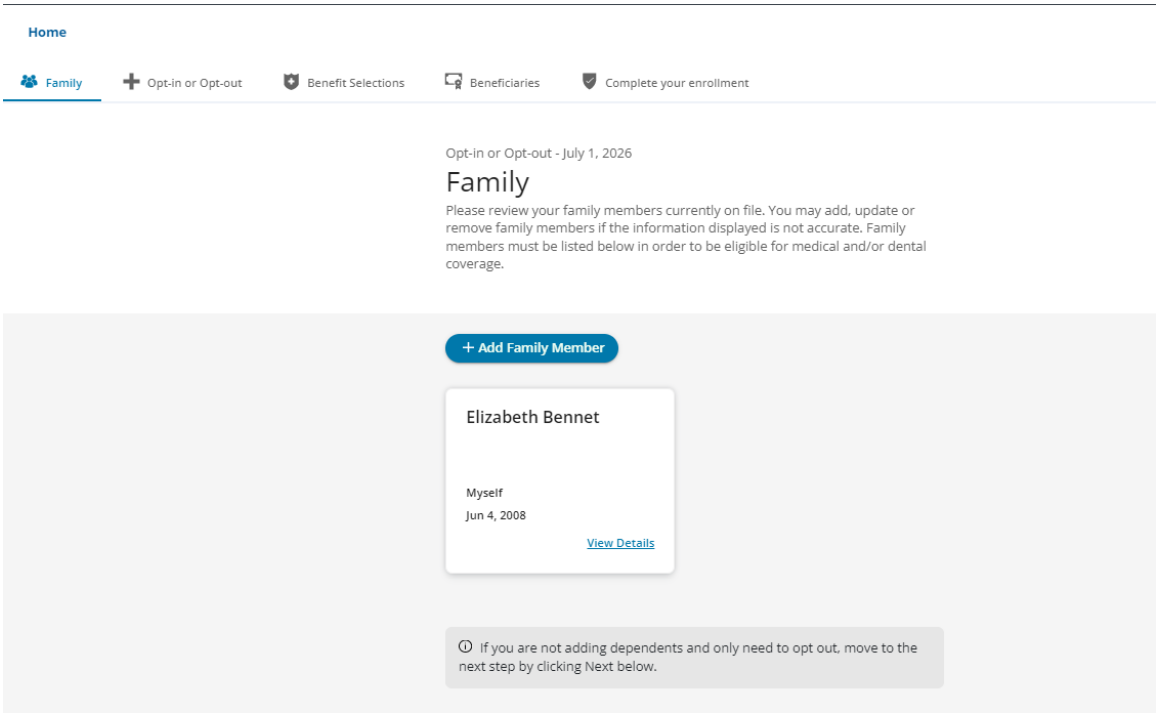
Step 1: Select Opt-In Option

Press the blue call-to-action bar on the home page when you are ready to start your Opt-In or Opt-Out event.

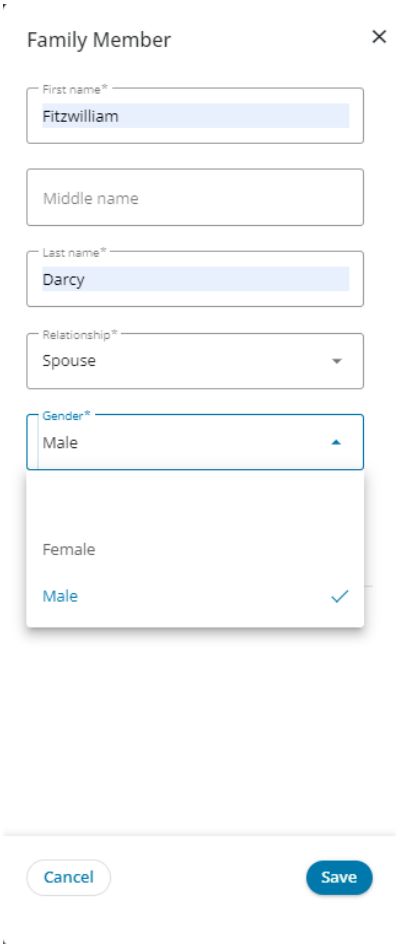


Step 2: Add Family Members (Dependents), if you are opting in family members. Otherwise click the next button in the bottom right corner to continue on to the Opt-In or Opt-out Tab.

- Click "Add Family Member" button



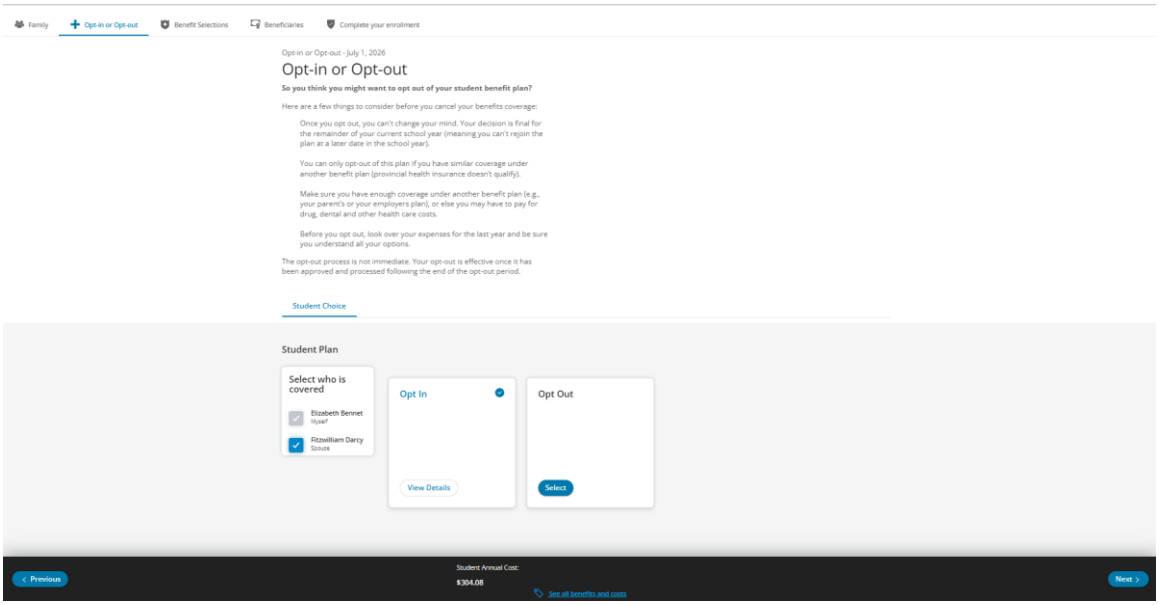
- Complete all required fields with dependent's information:
    - Full name
    - Date of birth
    - Relationship to student
    - Any other required identifying information

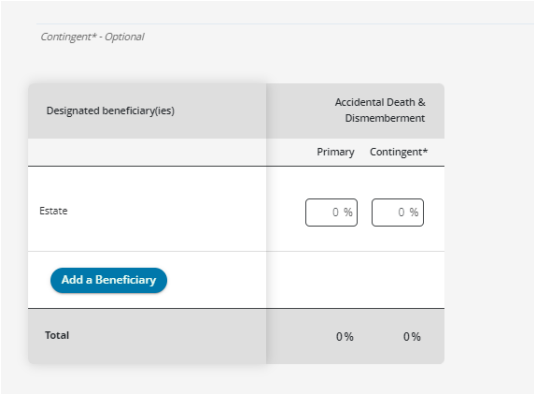


- Click "Save" to add the dependent
- The family member now appears on the Family step
- Click "Next" to proceed

Step 3: Confirm Opt-In under the Opt-in or Opt-out Tab

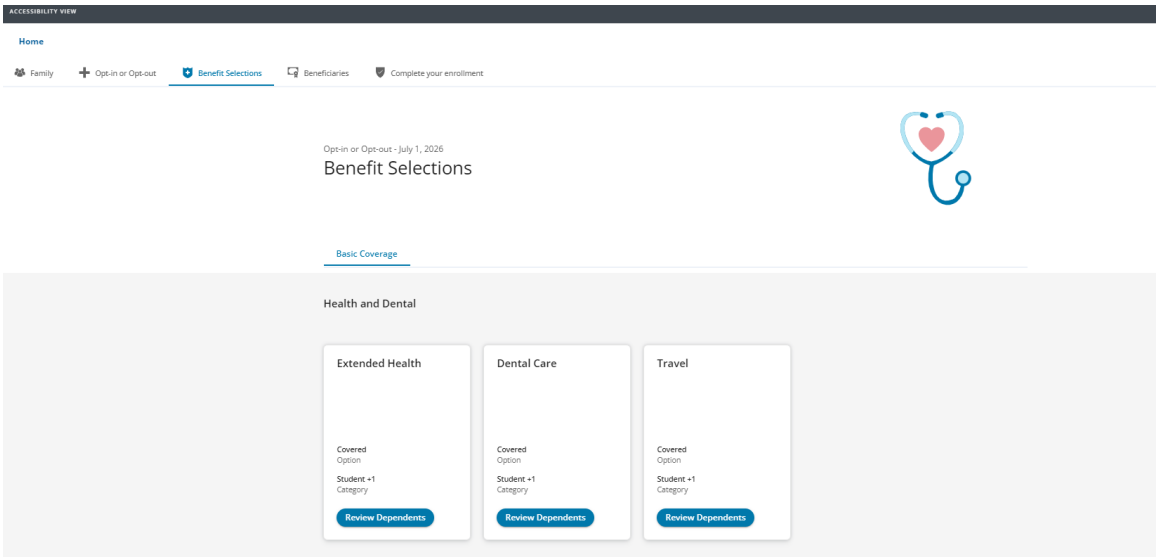
- System confirms: "Since you have added a dependent (family member), you are opting in."
- Review the information for the dependents opted-in
- Click "Next" to continue to benefits selection





Step 4: Review Benefit Selection

- All available benefits displayed on 1 page
- Please refer to your FAQ document for opt-in charges based on your student status, coverage selection and enrolment period, a cost breakdown will also be provided at the end of your enrolment process.
- Select the Review button on each (Health, Dental, and Travel) benefit option to see the dependents covered and confirm coverage for each. You will be able to change your coverage selection (Single, Couple/Family) per benefit.
- Click "Next" to continue



Step 5: Designate Beneficiaries

Three Beneficiary Options Available:

- Add New Beneficiary: Enter new beneficiary details
- Choose Family Member: Select from previously added dependents
- Designate Estate: Designate your estate as beneficiary

Beneficiary Requirements:

- Primary and contingent beneficiaries must be DIFFERENT
- All beneficiaries must have a designated percentage allocation
- Total allocation must equal exactly 100%
- No beneficiary can have more than 100% allocation
- ERROR: If any field is incomplete or calculations don't equal 100%, system will flag error

Step 6: Review Payment Instructions

- Review payment terms and conditions

Step 7: Accept Terms & Provide Electronic Signature

You must acknowledge:

- Completion of enrollment or coverage modifications
- Changes are effective September 1, 2026 (subject to evidence of insurability approval)
- For common-law spouses: Must prove 12+ months of cohabitation
- All information provided is complete and true
- Consent to collection, use, and exchange of personal information
- Authorization for salary deductions for benefit costs
- Electronic signature is legally binding and equivalent to handwritten signature

Step 8: Complete Enrollment

- Click "I Agree" to confirm all terms and conditions
- Click "Submit" to complete enrollment
- Review confirmation summary on finalize page
- All changes recorded with electronic signature timestamp

Step 9: **IMPORTANT -** Pay your opt-in charges

- Please download the **Opt-in Premium Collection PDF** and follow the instructions enclosed in the document
- You will follow the embedded link in the PDF to the **GSA Stripe payment page**, please carefully review the enclosed premium chart and pay the correct amount based on your student status and coverage type

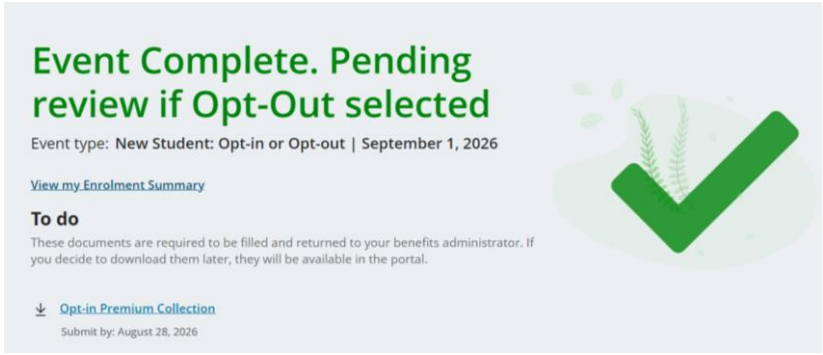
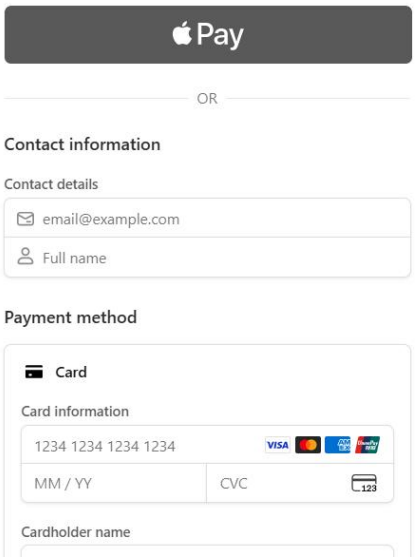


CHART #1 - FULL-TIME STUDENTS			
Couple Coverage (Student Already Covered - Add Spouse or Child)			
	Health Only	Dental Only	Health & Dental
Fall (12-months)	$286.08	$170.04	$456.12
Family Coverage (Student Already Covered - Add Two or More)			
	Health Only	Dental Only	Health & Dental
Fall (12-months)	$591.00	$436.44	$1,027.44

CHART #2 - PART-TIME STUDENTS			
Single Coverage (Student only)			
	Health Only	Dental Only	Health & Dental
Fall (12-months)	$306.48	$173.04	$479.52
Couple Coverage (Student + Spouse or Child)			
	Health Only	Dental Only	Health & Dental
Fall (12-months)	$592.56	$343.08	$935.64
Family Coverage (Student + Two or More Dependants)			
	Health Only	Dental Only	Health & Dental
Fall (12-months)	$897.48	$609.48	$1,506.96



Phase 3: Opt-Out Process

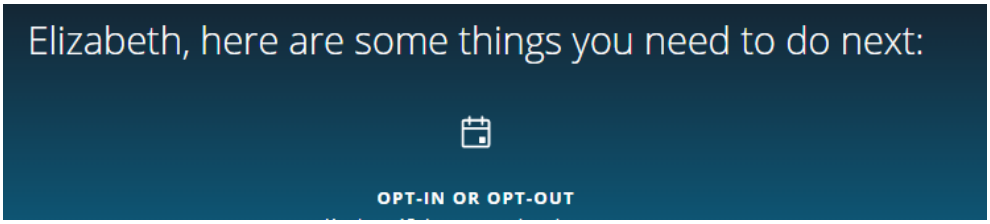
Important Considerations Before Opting Out

Review these factors carefully before proceeding:

- FINAL DECISION: Once you opt out, you CANNOT change your mind
- NO REJOIN: Your decision is final for the entire school year; you cannot rejoin at a later date
- EQUIVALENT COVERAGE REQUIRED: You can only opt out if you have similar coverage under another benefit plan (provincial health insurance does NOT qualify)
- VERIFY COVERAGE: Ensure you have sufficient coverage under another plan (parent's, spouses or your employer's) before opting out
- NO IMMEDIATE EFFECT: Opt-out processing is not immediate; it becomes effective once approved and processed after the opt-out period ends

Step 1: Select Opt-Out Option

- Press the blue call-to-action bar on the home page when you are ready to start your Opt-Out event. Before you begin, ensure you have the ID card or app for the equivalent coverage that you as you will be required to enter information from that coverage.



Step 2: Skip Family Member Step

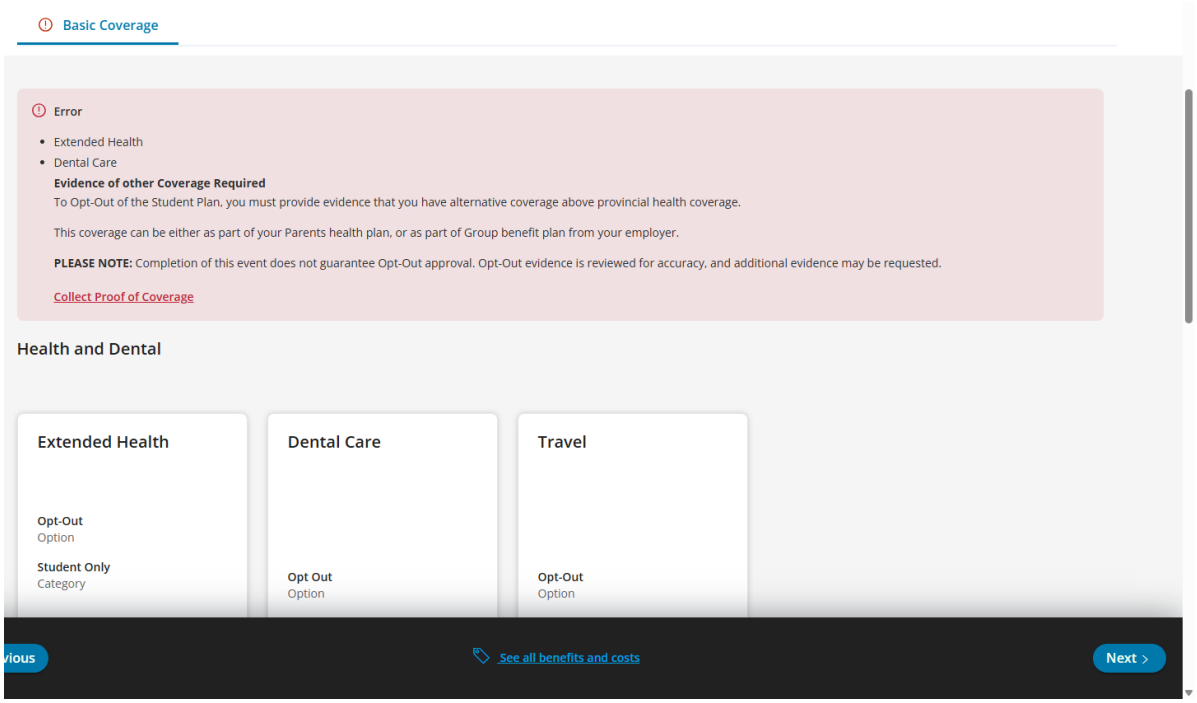
- No dependents are added for opt-out process
- Click "Next" on the bottom right corner to continue

Step 3: Select the Opt Out Event

- Click on the Opt Out Event box

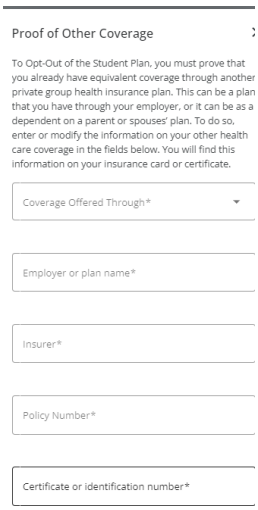
Step 4: Provide Proof of Alternative Coverage

- In the red box the appears like an error you will be provided with the information regarding opting out.
- Once you have read and understood the requirements to opt-out, press on the underlined link called “Collect Proof of Coverage”. A pop up box will appear to allow you to enter the information.



You must provide proof of equivalent coverage from:

- Employer group health insurance plan, OR
- Parent's or spouse's benefit plan (as a dependent)



Information to Collect:

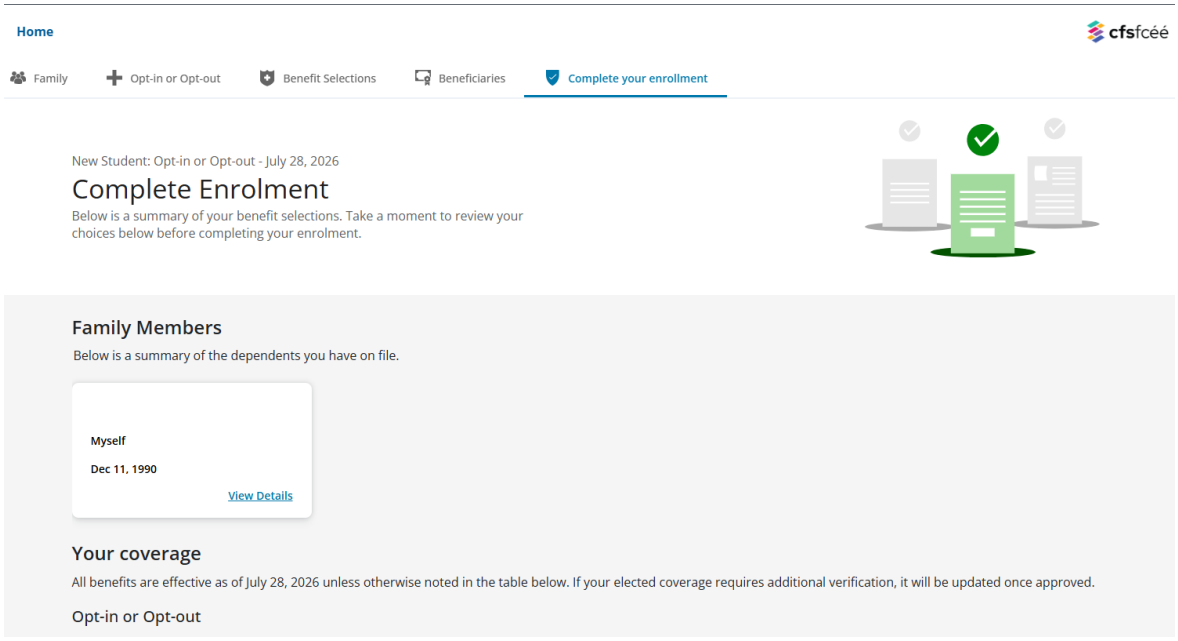
- Insurance carrier name and policy number
- Information found on insurance card or certificate

Step 5: Enter Proof of Other Coverage Details

- Enter or modify information about your alternative health care coverage
- Complete all required fields with insurance information. You will not be able to continue without entering all required data.
- Declaration: Certify that information provided is complete, accurate, and true
- Acknowledge: You understand you will NOT have coverage under the student benefit plan
- Acknowledge: The data will be reviewed for accuracy and may be rejected if incomplete
- You will see all coverages showing as opt-out. Press next to continue.

Step 6: Review Benefits & Beneficiaries

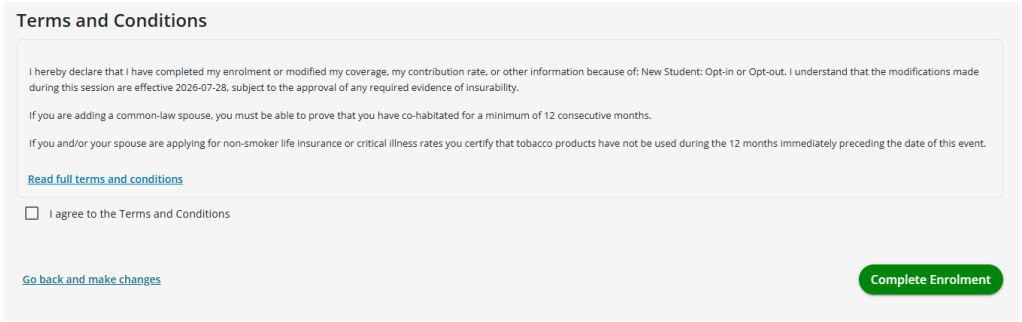
- Benefits Review: No dependents shown (member only)
- Beneficiaries: No beneficiary designation required for opt-out
- Proceed with remaining verification



Step 7: Accept Terms

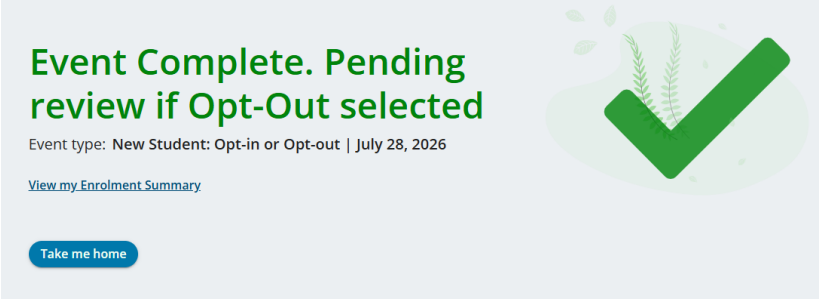
Scroll to the bottom of the Complete Enrolment Window reviewing the information as you go. You must acknowledge:

- Read the Terms and Conditions.
- Click "I Agree" to confirm all terms and conditions



Step 8: Complete Opt-Out

- Click green "Complete Enrolment" button to complete opt-out request
- Your opt-out is pending approval and processing
- Effective date: Once approved after the opt-out period ends



Support & Troubleshooting

Common Issues & Solutions

Issue	Solution
Haven't received welcome email	Check inbox and spam folder; contact student union
Forgot password	Use security questions to reset; create new secure password
Account locked (3 failed logins)	Answer security questions to unlock account
Cannot verify identity during registration	Ensure information matches institution records
Error in beneficiary percentage allocation	Verify all percentages total exactly 100%
Primary and contingent same person	Select different individuals for each role
Proof of coverage rejected	Resubmit with accurate information from insurance card
Cannot add dependent	Verify all required information is complete and accurate
Payment/deduction questions	Contact student union benefits support team

Getting Help

- For website access issues: Contact your student union benefits support team
- For coverage questions: Contact your institution's benefits administration
- For claims or coverage details: Contact your insurance provider directly

Key Dates & Information

- Effective Date for Changes: September 1, 2026
- Coverage Effective with Approval: Changes are subject to approval of any required evidence of insurability
- Opt-Out Processing: Not immediate; effective once approved and processed after opt-out period ends
- School Year: Annual enrollment; opt-out decisions final for remainder of school year

Document Information

Process Documentation Date: July 1, 2026

Based on: Opt-in/Opt-Out Steps (Student) documentation