All you need to know about coverage changes

What if I’m already covered?

Reasons to stick with your student Plan:

- Your parent’s insurance plan could stop covering you completely if you’re a student over 21.
- You can combine plans to maximize your overall coverage—up to 100%.

When can I change my coverage?

**Fall Term** (enrolments and opt outs): Sept. 7 – 28, 2021

**Winter Term** (enrolments and opt outs for new students only): Jan. 5 – 25, 2022

**Spring Term** (enrolments and opt outs for new students and co-op students who weren’t on academic term in fall 2021 or winter 2022): May 2 – 20, 2022

Family enrolments (Health & Dental Plan)

You can enrol your family (spouse and/or dependent children) in the Health and/or Dental Plan each year by paying an additional fee, over and above your fee as a member of the Plan. Common law couples are eligible. Visit [www.studentcare.ca](http://www.studentcare.ca) for instructions.

Add unlimited dependants to your Plan

Eligibility details, coverage periods, and family enrolment fees are available online.

Opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca](http://www.studentcare.ca) to opt out of the health portion, the dental portion, or the Plan in its entirety, and/or the Legal Protection Program.

2. If you’re opting out of the health portion of the Plan, upload proof of your alternative health coverage (such as a copy of your benefits card or a letter from your parent’s or spouse’s employer). Provincial health care is not considered acceptable alternative coverage.

3. If you’re opting out of the dental portion of the Plan or the Legal Protection Program, you don’t need to provide proof of alternative coverage.

4. Receive a credit to your student account shortly after the Change-of-Coverage Period.

The ease of claiming at your fingertips

Search **Studentcare mobile** on the [App Store](https://appstore.com) or [Google Play](https://play.google.com), and use the app to:

- Submit your claims quickly and securely on your smartphone
- Access your Pay-Direct Card for immediate processing of prescription drug claims

Once you’ve had a claim processed, you can also register online on your insurer’s website to check your claim’s status and to set up direct deposit.

**Save more money!**

- Your Plan Coverage
  
  You’re covered for the insured portion of your Plan regardless of the licensed health-care practitioner you choose.

- Studentcare Networks
  
  By consulting a Network member, you’ll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total coverage:</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Up to 100%</td>
<td></td>
</tr>
</tbody>
</table>

Exclusive savings from Network Partners

**LASIK MD**

- $50 off per eye on Standard LASIK*  
- $100 off per eye on Custom LASIK*  
*Certain conditions apply.

**PSYVITALÍTI**

Preferred rates on 50-minute adult therapy or coaching sessions

**Rexall**

- 10% off prescription drugs (max $40)*  
- 20% off select regularly priced Rexall brand non-prescription products*  
*Certain conditions apply.

**Virtual Health Care**

Undergraduate students covered by the Health Plan can connect with nurses and physicians via a mobile or web app from anywhere in Canada.

Find out more at [www.dialogue.co/signup-studentcare](http://www.dialogue.co/signup-studentcare)

Provided by Dialogue

**Well-Being Resources: Empower Me**

A confidential support service available 24/7 to eligible undergraduate and graduate students at the University of Waterloo.

Visit [www.studentcare.ca](http://www.studentcare.ca) for more info. 1-833-628-5589

Powered by Optima Global Health

**Questions?** [WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

Questions? [WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

2021–2022

**Your WUSA/GSA Student Health & Dental Plan**

Make the most out of it

**Group Numbers (Sun Life)**

Health, vision, and travel: 83307

Dental: 50149

---

[Studentcare mobile](https://appstore.com) on the [App Store](https://appstore.com) or [Google Play](https://play.google.com), and use the app to:

- Submit your claims quickly and securely on your smartphone
- Access your Pay-Direct Card for immediate processing of prescription drug claims

Once you’ve had a claim processed, you can also register online on your insurer’s website to check your claim’s status and to set up direct deposit.

**Save more money!**

- Your Plan Coverage
  
  You’re covered for the insured portion of your Plan regardless of the licensed health-care practitioner you choose.

- Studentcare Networks
  
  By consulting a Network member, you’ll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Total coverage:</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Up to 100%</td>
<td></td>
</tr>
</tbody>
</table>

Exclusive savings from Network Partners

**LASIK MD**

- $50 off per eye on Standard LASIK*  
- $100 off per eye on Custom LASIK*  
*Certain conditions apply.

**PSYVITALÍTI**

Preferred rates on 50-minute adult therapy or coaching sessions

**Rexall**

- 10% off prescription drugs (max $40)*  
- 20% off select regularly priced Rexall brand non-prescription products*  
*Certain conditions apply.

**Virtual Health Care**

Undergraduate students covered by the Health Plan can connect with nurses and physicians via a mobile or web app from anywhere in Canada.

Find out more at [www.dialogue.co/signup-studentcare](http://www.dialogue.co/signup-studentcare)

Provided by Dialogue

**Well-Being Resources: Empower Me**

A confidential support service available 24/7 to eligible undergraduate and graduate students at the University of Waterloo.

Visit [www.studentcare.ca](http://www.studentcare.ca) for more info. 1-833-628-5589

Powered by Optima Global Health

**Questions?** [WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

Questions? [WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)
## Health & Dental Plan benefits

### Dental

**Up to $750**

- **Insured portion**
- **Studentcare Dental Network savings**

#### Preventive Services
- Recall exams
- Cleanings
- Root planing
- Impacted wisdom teeth extractions

#### Basic Services
- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)

#### Major Restorative
- Crowns
- Bridges
- Posts

#### Travel

**Up to $1,000,000**

#### Care Abroad

Visit [www.studentcare.ca](http://www.studentcare.ca) to find out how you can extend coverage for a student exchange/internship.

#### Medical Incident

In case of a medical emergency

<table>
<thead>
<tr>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000</td>
<td>per lifetime</td>
</tr>
</tbody>
</table>

### Vision

**Over $350**

- **Eye Exam**
  - $100
  - 2 policy years

- **Eyeglasses and Contact Lenses**
  - $125
  - 24 months

- **Laser Eye Surgery**
  - $150
  - 1 policy year

### Health

**Over $10,000**

<table>
<thead>
<tr>
<th>Per Visit/Year</th>
<th>Per Calendar Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs and Vaccinations</td>
<td>80%</td>
</tr>
<tr>
<td>Licensed Psychologist/ Clinical Counsellor/ Psychotherapist/ Master of Social Work</td>
<td>80%</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>80%</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>80%</td>
</tr>
<tr>
<td>Physiotherapist</td>
<td>80%</td>
</tr>
<tr>
<td>Naturopathic Doctor</td>
<td>80%</td>
</tr>
<tr>
<td>Osteopath</td>
<td>80%</td>
</tr>
<tr>
<td>Registered Dietitian</td>
<td>80%</td>
</tr>
<tr>
<td>Podiatrist/Chiroprodist</td>
<td>80%</td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>80%</td>
</tr>
<tr>
<td>Athletic Therapist</td>
<td>80%</td>
</tr>
</tbody>
</table>

### Plus:

- Diagnostic services, home nurse, ambulance, dental accident, medical equipment, tuition insurance, and more

#### Prescriptions

- **Amount Covered:**
  - Up to 80%
  - Total coverage: Up to 100%
  - Studentcare Dental Network savings

#### Vision Care

- **Amount Covered:**
  - Up to 80%
  - Total coverage: Up to 90%
  - Studentcare Dental Network savings

#### Dental

- **Amount Covered:**
  - Up to 80%
  - Total coverage: Up to 20%
  - Studentcare Dental Network savings

### Available to full-time and part-time Waterloo students. The Legal Protection Program is offered by Studentcare through a partner law firm.