ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I’M ALREADY COVERED?

3 reasons to stick with your student Plan:

1. Your parent’s insurance plan could stop covering you completely if you’re a part-time student over 21 or a full-time student over 25.

2. Most plans don’t offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!

3. 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. 8 – 28, 2020

Winter Term (enrolments and opt outs for new students only):
Jan. 5 – 29, 2021

Spring Term (enrolments and opt outs for new students and co-op students who weren’t on academic term in fall 2020 or winter 2021): May 10 – 31, 2021

FAMILY ENROLMENTS

You can enrol your family (spouse and/or dependent children) in the health and/or dental portion of the 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 for instructions.

ADD UNLIMITED DEPENDANTS TO YOUR PLAN

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

OPTING OUT

Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health portion, the dental portion, the Legal Protection portion, or the Plan in its entirety.

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

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

THE EASE OF CLAIMING AT YOUR FINGERTIPS

Search Studentcare mobile on the App Store or Google Play, 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.

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

<table>
<thead>
<tr>
<th>TOTAL COVERAGE</th>
<th>UP TO</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>100%</td>
</tr>
<tr>
<td>30%</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*

Rexall

10% off prescription drugs (max $40)*

20% off select regularly priced Rexall brand non-prescription products*

and more!

Dentists, physiotherapists, massage therapists, naturopaths, and chiropractors

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 for more info. 1-833-628-5589

Powered by Optima Global Health

QUESTIONS?
WWW.STUDENTCARE.CA

2020-2021

YOUR WUSA/GSA STUDENT HEALTH & DENTAL PLAN

Make the most out of it

Group Numbers (Sun Life)

Health, vision, and travel: 83307
Dental: 50149

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QUESTIONS?
WWW.STUDENTCARE.CA

2020-2021
ALL YOU NEED TO KNOW ABOUT YOUR PLAN

WHAT IS A HEALTH AND DENTAL PLAN?

• Extended health and dental coverage that fills the gaps in provincial health care and other basic health-care programs
• Service provided for undergraduate students by the Waterloo Undergraduate Student Association (WUSA)—previously known as the Federation of Students (Feds)—and for graduate students by the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO’S COVERED?

Students automatically covered by the WUSA/GSA Health & Dental Plan:

• Full-time undergraduate students enrolled in 1.5 or more on-campus credits, including eligible international students
• Co-op students currently on an officially recognized co-op work term
• Students who come to Waterloo on exchange

Certain exceptions exist. Please check your student account to confirm if you’ve been charged the Plan fees.

Some students may be eligible to enrol themselves in the Plan.

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See www.studentcare.ca for updates and further details.

HOW MUCH DOES IT COST?

The cost of the Plan is part of your student association-administered fees. You’re responsible for verifying if you’re automatically covered by checking your tuition statement.

Please note that different categories of students are billed differently and have different coverage periods during the year.

Visit www.studentcare.ca for more information on fees.

WHAT ARE MY GROUP NUMBERS?

• Health, vision, and travel: 83307 (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)
• Dental: 50149 (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)

LEGAL PROTECTION PROGRAM*

A toll-free legal assistance helpline for all legal questions: 1-833-202-4571

Plus, a lawyer will take charge of proceedings related to the following areas of law:

• Housing
• Employment
• Academic

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

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER $10,000

<table>
<thead>
<tr>
<th>HEALTH COVERAGE</th>
<th>Per Visit / Purchase</th>
<th>Per Calendar Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs* and Vaccinations</td>
<td>80%</td>
<td>$12,500</td>
</tr>
<tr>
<td>Licensed Psychologist/ Clinical Counsellor/ Psychotherapist/ Master of Social Work</td>
<td>80%</td>
<td>$800</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>Naturopathic Doctor</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>Osteopath</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>Registered Dietitian</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>Podiatrist/Chiropridist</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>Athletic Therapist</td>
<td>80%</td>
<td>$400</td>
</tr>
</tbody>
</table>

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

*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See www.studentcare.ca for details.

DENTAL UP TO $750

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

<table>
<thead>
<tr>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>150 DAYS</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>$1,000,000</td>
<td>PER LIFETIME</td>
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</table>

VITALS

<table>
<thead>
<tr>
<th>VISION COVERAGE</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>NEW! $100</td>
<td>2 POLICY YEARS</td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses</td>
<td>NEW! $125</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Laser Eye Surgery</td>
<td>$150</td>
<td>1 POLICY YEAR</td>
</tr>
</tbody>
</table>

Visit www.studentcare.ca for complete details.

QUESTIONS?
WWW.STUDENTCARE.CA

LIVE CHAT AND WEB REQUEST FORM AVAILABLE

Updated: 09/04/2019
www.studentcare.ca