

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 semester (enrolments and opt outs): **SEPT. 3 – 21, 2018**
- ▶ Winter semester (enrolments for new students only): **JAN. 9 – 23, 2019**

FAMILY ENROLMENTS

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

+1 ADD ONE DEPENDANT FOR **\$393** FOR FULL-YEAR COVERAGE*

∞ ADD UNLIMITED DEPENDANTS FOR **\$655** FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2019 for new Winter semester students are available at www.studentcare.ca.

OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 Upload proof of your alternative health and/or dental 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 Receive a credit to your ACAD student account for the amount of the Plan shortly after the Change-of-Coverage Period.

THE EASE OF CLAIMING AT YOUR FINGERTIPS

Submit your claims quickly and securely on your smartphone!

Search **Studentcare mobile** on the App Store or Google Play to download the app now.



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.
- **Using the Studentcare Networks**
By consulting a Network member, you'll get additional coverage.

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



EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

LASIK MD
VISION

\$50 OFF PER EYE ON STANDARD LASIK*
\$100 OFF PER EYE ON CUSTOM LASIK*

*Certain conditions apply

clearly

WITH COUPON CODE **STUDENTCARE18**:
10% OFF CONTACT LENSES

25% OFF EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)

PSYVITALITI

PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

Independent vision specialists

30% OFF PRESCRIPTION EYEGLASSES, UP TO \$75
DISCOUNTS ON EYE EXAMS AND CONTACT LENSES

Rexall

EXCLUSIVE SAVINGS ON YOUR PRESCRIPTION DRUG COSTS AT PARTICIPATING LOCATIONS*

20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS

*Certain conditions apply

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

EMPOWER ME: FREE MENTAL HEALTH RESOURCES

CALL 1 844 741-6389 TO CONNECT WITH CONSULTANTS, COUNSELLORS, AND LIFE COACHES 24/7 FROM ANYWHERE IN NORTH AMERICA. VISIT WWW.STUDENTCARE.CA FOR MORE INFO.

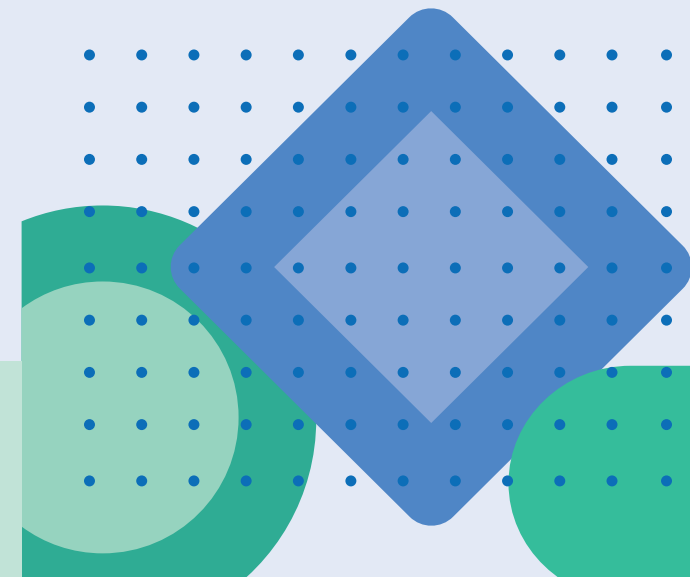
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2018-2019

YOUR ACADSA STUDENT HEALTH & DENTAL PLAN

Make the most out of it



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 by your students' association, ACADSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

All full-time students (registered for at least 9 credits) in the Fall semester who are ACADSA members are automatically covered by the ACADSA Health & Dental Plan.

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

The following students may be eligible to enrol themselves in the Plan:

- Part-time students
- New Winter semester students

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE

\$262

HEALTH PLAN ANNUAL FEE

\$120

DENTAL PLAN ANNUAL FEE

\$142

If you're eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New students who enrol themselves in the Winter semester pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental: **22392** (insured by Sun Life Assurance Company of Canada)
- ▶ Travel: **97180** (administered by Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH – OVER \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS	80%	
NON-PRESCRIPTION VACCINATIONS	80%	\$150
PRESCRIPTION VACCINATIONS	80%	
PSYCHOLOGIST Requires a referral from an MD.	\$20	\$300
MASSAGE THERAPIST Requires a referral from an MD.	\$20	\$300
CHIROPRACTOR Includes one x-ray per policy year.	\$20	\$300
PHYSIOTHERAPIST	\$20	\$300
NATUROPATH	\$20	\$300
OSTEOPATH Includes one x-ray per policy year.	\$20	\$300
REGISTERED DIETITIAN Requires a referral from an MD.	\$20	\$300
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$20	\$300
SPEECH THERAPIST	\$20	\$300

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, AND MORE.

VISION – OVER \$250



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$50	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription. Includes coverage for safety glasses.	\$75	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

Visit www.studentcare.ca for complete details.

DENTAL – UP TO \$750



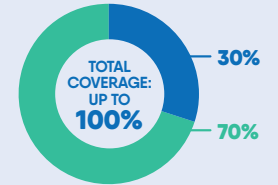
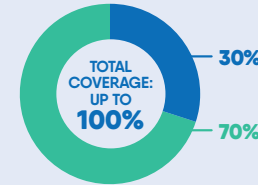
- Insured Portion
- Studentcare Dental Network Savings

PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions

BASIC SERVICES

- Fillings
- Oral surgery
- Root planing

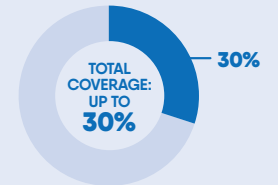
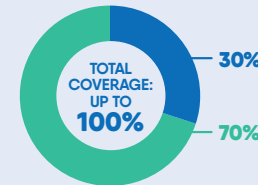


BASIC SERVICES

- Endodontics (root canals)
- Periodontics (gum treatments)

MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



TRAVEL – UP TO \$5,000,000



Travel Coverage	Amount Covered	Eligible
TRAVEL HEALTH COVERAGE Visit www.studentcare.ca to find out how you can extend coverage for a student exchange/internship.	120 DAYS	PER TRIP
MEDICAL INCIDENT In case of a medical emergency.	\$5,000,000	PER LIFETIME
TRIP CANCELLATION Pre-paid, non-refundable trip expenses in case of a medical emergency.	\$1,500	PER TRIP
TRIP INTERRUPTION In case of a medical emergency.	\$5,000	PER TRIP

QUESTIONS?

WWW.STUDENTCARE.CA
TOLL-FREE: 1 866 358-4433