

# 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?

Submit an enrolment or opt-out request:

**September students:** Sept. 2 – 25, 2022

**January students:** Jan. 6 – 27, 2023

**May students:** Apr. 21 – May 12, 2023

**July students:** June 21 – July 5, 2023

## 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 couples are eligible. Visit [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) for instructions.

**+1** Add one dependant for **\$626** for full-year coverage

**∞** Add unlimited dependants for **\$1,252** for full-year coverage

Family enrolment fees for 8, 4, or 2 months of coverage (for students who become eligible for the Plan in January, May, or July) are available online.

## Opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) 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 student account shortly after the Change-of-Coverage Period.

# NEW! Submit claims quickly and easily

Claim through the **Omni™ mobile app** or Desjardins Insurance's online portal.



Omni™ and the Omni logo are trademarks of Desjardins Financial Security Life Assurance Company, used under licence by Studentcare.

Claim forms are also available online at [www.studentcare.ca](http://www.studentcare.ca).

## Save more money!

Get access to special offers on health-care services when visiting professionals from the Physiotherapy, Vision, Psychology, Pharmacy, and Dental Networks.

## Exclusive savings from Network Partners

### Dental care:

30% off dental services, including checkups, cleanings, and fillings

### LASIK MD

**\$100 off Standard LASIK\***  
(\$50 off per eye)

**\$200 off Custom LASIK\***  
(\$100 off per eye)

\*Certain conditions apply.

### Independent vision specialists

**30% off** prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses

### Rexall

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

\*Certain conditions apply.

### PSYVITALITI

Preferred rates on 50-minute adult therapy or coaching sessions

### Empower Me: Student Assistance Program



A mental health and wellness service available 24/7. Call **1-833-628-5589**.

Powered by **Optima Global Health**

### Virtual Health Care



A telemedicine service that virtually connects you with nurses and physicians from anywhere in Canada

Provided by **Dialogue**

Questions?  
[www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA)



Scan the QR code for more details on your Plan.

**Please note:** The information contained in this guide may be subject to change. Check [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) for the most up-to-date Plan information.



**STUDENTCARE**

We've got you covered

2022-2023

## Your GSA Student Health & Dental Plan

Coverage information for students beginning their studies in the following intake periods:

September 2022  
January 2023

May 2023  
July 2023

### Group Numbers

Health, vision, and dental: **Q1204** (Desjardins)  
Travel: **97180** (Blue Cross)

# All you need to know about your Plan

## What is a Health & Dental Plan?

- Extended health and dental coverage that can help fill gaps in provincial health care and other basic health-care programs
- Service provided by your students' association, 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 GSA Health & Dental Plan:

Eligible full-time graduate students registered in classes

Note: As of January 2023, the Plan is transitioning to a policy year that ends on Aug. 31 for all eligible students. Students in September are automatically assessed Plan fees for a full 12 months of coverage.

Students who become eligible (e.g. begin full-time studies) in January, May, or July are assessed pro-rated fees for the remainder of the current policy year, until Aug. 31. After the initial pro-rated fees, they'll be charged for a full year of coverage each September of their program moving forward.

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

### Students who may be eligible to enrol themselves in the Plan:

- Part-time students
- Distance students
- Visiting students
- Executive MBA students

Find out more at [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA).

## How much does it cost?

**Health & Dental Plan Combined**  
Annual Fee (Sept. - Aug.)  
**\$626**  
Health: \$330  
Dental: \$296

Jan. 2023 Fee (Jan. - Aug.)  
**\$417.33**  
Health: \$220.00 + Dental: \$197.33

May 2023 Fee (May - Aug.)  
**\$208.67**  
Health: \$110.00 + Dental: \$98.67

July 2023 Fee (July - Aug.)  
**\$104.33**  
Health: \$55.00 + Dental: \$49.33

If you're an eligible student in September, the Plan fee for coverage from Sept. 1 - Aug. 31 will be automatically included in your tuition and other fees. New January, May, and July students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

## What are my Group Numbers?

Health, vision, and dental: **Q1204** (insured by Desjardins Insurance)  
Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

# Health & Dental Plan benefits

## Health Over \$10,000

	Per Visit/ Purchase	Per Policy Year
<b>Prescription Drugs and Vaccinations</b> Covers medications on the Alberta Drug Benefit List	<b>UP TO 80%</b>	<b>\$10,000</b>
<b>Psychologist/Master of Social Work/Registered Clinical Counsellor</b>	<b>100%</b>	<b>\$500</b>
<b>Registered Massage Therapist</b> Requires a referral from an MD	<b>100%</b>	<b>COMBINED MAXIMUM OF \$325</b>
<b>Podiatrist/Chiropodist</b> Covers consultation appointments only	<b>100%</b>	
<b>Chiropractor</b>	<b>100%</b>	
<b>Speech Therapist</b> Requires a referral from an MD	<b>100%</b>	
<b>Naturopath</b> Covers consultation appointments only	<b>100%</b>	
<b>Osteopath/Physiotherapist</b> Includes one x-ray per policy year Requires a referral from an MD	<b>\$60</b>	<b>\$1,000</b>

**PLUS!** Dental accident, ambulance, medical equipment, and more

## Vision Over \$350

	Amount Covered	Eligible Every
<b>Eye Exam</b>	<b>\$75</b>	<b>24 months</b>
<b>Eyeglasses and Contact Lenses</b>	<b>\$150</b>	<b>24 months</b>
<b>Laser Eye Surgery</b>	<b>\$150</b>	<b>1 policy year</b>

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**Questions?**  
[www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA)

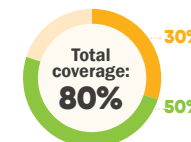
## Dental Up to \$850

- Insured portion\*
- Studentcare Dental Network savings

**Preventive Services**  
Recall exams, cleanings, scaling\*\*

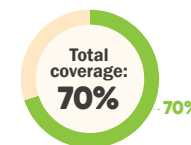
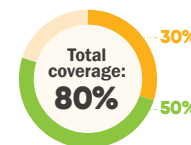
**Basic Services**  
Fillings, oral surgery

**Basic Services**  
Endodontics (root canals), periodontics (gum treatments)



**Major Restorative**  
Crowns, pins, posts

**Denture Maintenance**



\*You're covered for the insured portion of your Plan regardless of the dentist you choose. However, by consulting a Network member, you'll get an additional 30% in savings, which will give you up to 100% coverage for your dental costs.

\*\* Scaling and root planing are covered up to a combined maximum of 4 units per policy year.

Please note that there is a deductible of \$20 per person or \$40 per family per policy year. Visit [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) for complete details.

## Travel Up to \$5,000,000

	Amount Covered	Eligible
<b>Care Abroad</b> Includes coverage for the duration of a student exchange/internship	<b>120 days</b>	<b>per trip</b>
<b>Medical Incident</b> In case of a medical emergency Includes eligible COVID-19 medical expenses	<b>\$5,000,000</b>	<b>per lifetime</b>
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	<b>\$3,000</b>	<b>per trip</b>
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	<b>\$7,500</b>	<b>per trip</b>