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. 3 – 30, 2019
- Winter Term (enrolments and opt outs for new students only): JAN. 2 – 31, 2020

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.

ADD ONE DEPENDANT FOR $646.28 FOR FULL-YEAR COVERAGE*

ADD UNLIMITED DEPENDANTS FOR $1,292.56 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2020 for new Winter Term students are available online.

OPTING OUT

1. Use the secure online opt-out processing system at www.studentcare.ca.
2. Upload proof of your alternative health and 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.

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

NEW! EMPOWER ME: FREE MENTAL HEALTH RESOURCES

As an eligible graduate or professional student at Queen’s University, you can call 1-844-741-6389 to connect with consultants, counsellors, and life coaches 24/7 from anywhere in North America.

Powered by Aspiria

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:

70% 30% TOTAL COVERAGE: UP TO 100%

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- LASIK MD
  $50 OFF PER EYE ON STANDARD LASIK*
  $100 OFF PER EYE ON CUSTOM LASIK*
  *Certain conditions apply.

- clearly
  10% OFF CONTACT LENSES
  25% OFF EYEGASS FRAMES (EXCLUDING CERTAIN BRANDS)

- PSYVITALITI
  PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

Make the most out of it

NEW Insurers & Group Numbers
- Health, vision, and dental: 141012 (Sun Life)
- Travel: 97180 (Blue Cross)

2019–2020 YOUR SGPS STUDENT HEALTH & DENTAL PLAN

NEW Plan Administrator: Studentcare
WWW.STUDENTCARE.CA
1-833-851-1362
**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 student society, the SGPS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

**WHO’S COVERED?**

Students automatically covered by the SGPS Health & Dental Plan:

- Full-time on-campus graduate, law, undergraduate medicine, and education students who are enrolled at Queen’s and under the age of 65, including both SGPS members and non-SGPS members, as long as they have a provincial health plan or an OHIP-equivalent plan
- Certain exceptions exist. Please check your student account to confirm you’ve been covered the Plan fees.
- Some students may be eligible to enrol themselves in the Plan.
- Find out more at [www.studentcare.ca](http://www.studentcare.ca).

**HOW MUCH DOES IT COST?**

**SGPS MEMBERS**

<table>
<thead>
<tr>
<th></th>
<th>HEALTH &amp; DENTAL PLAN COMBINED ANNUAL FEE</th>
<th>$606.28</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SEPT.-AUG. FEE</td>
<td>$626.28</td>
</tr>
<tr>
<td></td>
<td>JAN.-AUG. FEE (NEW WINTER TERM STUDENTS ONLY)</td>
<td>$464.19</td>
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</tbody>
</table>

**NON-SGPS MEMBERS**

<table>
<thead>
<tr>
<th></th>
<th>HEALTH &amp; DENTAL PLAN COMBINED ANNUAL FEE</th>
<th>$626.28</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SEPT.-AUG. FEE</td>
<td>$617.52</td>
</tr>
<tr>
<td></td>
<td>JAN.-AUG. FEE (NEW WINTER TERM STUDENTS ONLY)</td>
<td>$417.52</td>
</tr>
</tbody>
</table>

If you’re eligible, the Plan fee of $626.28 for coverage from Sept. 1 – Aug. 31 (or $417.52 for coverage from Jan. 1 – Aug. 31 for new Winter Term students) will be automatically included in your tuition and other fees.

If you paid the SGPS membership fee, you’ll receive a reimbursement after the Change-of-Coverage Period that will lower your total Plan fee to $606.28 (or $404.19 for new Winter Term students). If you opted out of the SGPS membership fee, you’ll remain billed the full amount of the Plan.

Find more details online.

**WHAT ARE MY GROUP NUMBERS?**

- **NEW!** Health, vision, and dental: 141012 (insured by Sun Life Assurance Company of Canada)
- **NEW!** Travel: 97180 (administered by Blue Cross Life Insurance Company of Canada)

**HEALTH & DENTAL PLAN BENEFITS**

**HEALTH UP TO $10,000**

**Health Coverage**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS AND VACCINATIONS</td>
<td>$5,000</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>PSYCHOLOGIST/PSYCHOTHERAPIST/SOCIAL WORKER</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>SPEECH THERAPIST</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>CHIROPRACTOR</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>OSTEOPATH</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>NATUROPATH</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>ACUPUNCTURIST</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>REGISTERED DIETITIAN</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>PODIATRIST/CHIROPODIST</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
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<tr>
<td>OCCUPATIONAL THERAPIST</td>
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<td>COMBINED MAXIMUM OF $500</td>
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<tr>
<td>PHYSIOTHERAPIST/ATHLETIC THERAPIST</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>100%</td>
<td>COMBINED MAXIMUM OF $500</td>
</tr>
</tbody>
</table>

**PLUS: AMBULANCE, MEDICAL EQUIPMENT, AND ACCIDENTAL DEATH AND DISMEMBERMENT**

- *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](http://www.studentcare.ca) for details.*

**DENTAL UP TO $800**

**PREVENTIVE SERVICES**

- Recall exams
- Polishing
- X-rays

**BASIC SERVICES**

- Fillings
- Oral surgery

**Wisdom Teeth Extractions**

- Endodontics (root canals)*
- Periodontics (gum treatments)*
- Removable denture adjustments
- Crowns, bridges, and posts

*Note: Periodontal appliances (bruxism) are covered at 25%.

**Vision Over $200**

**Vision Coverage**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>EYE EXAM</td>
<td>$70</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>EYEGLASSES AND CONTACT LENSES</td>
<td>$150</td>
<td>24 MONTHS</td>
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</tbody>
</table>

Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

**Questions?**

[www.studentcare.ca](http://www.studentcare.ca) / 1-833-851-1362

**Travel Coverage**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRAVEL HEALTH COVERAGE</td>
<td>$120</td>
<td>120 DAYS PER TRIP</td>
</tr>
<tr>
<td>MEDICAL INCIDENT</td>
<td>$5,000,000</td>
<td>PER LIFETIME</td>
</tr>
<tr>
<td>TRIP CANCELLATION</td>
<td>$1,500</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>TRIP INTERRUPTION</td>
<td>$5,000</td>
<td>PER TRIP</td>
</tr>
</tbody>
</table>

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