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 – 30, 2021

Winter Term (enrolments and opt outs for new students only):
Jan. 3 – 31, 2022

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 for instructions.

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.

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:

| 70% | 30% | Total coverage: Up to 100% |

Exclusive savings from Network Partners

LAUSIK MD

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

Independent vision specialists

- 30% off prescription eyeglasses, up to $75 
- Discounts on eye exams and contact lenses

clearly

- 10% off contact lenses 
- 25% off eyeglass frames (excluding certain brands)* 
*Certain conditions apply.

and more!

- Dentists, physiotherapists, and chiropractors

QUESTIONS?
WWW.STUDENTCARE.CA
Health & Dental Plan benefits

Health
Up to $10,000

<table>
<thead>
<tr>
<th>Prescription Drugs and Vaccinations</th>
<th>Per Visit/Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>At DrugSmart Pharmacy</td>
<td>100% (Generic)</td>
<td>$5,000</td>
</tr>
<tr>
<td>At all other pharmacies</td>
<td>80% (Brand-name)</td>
<td></td>
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</tbody>
</table>

The dispensing fee is limited to $7 per prescription or refill. Additional maximums apply for some drugs. See www.studentcare.ca for details.

Psychologist/Psychotherapist/Social Worker: 100%
Speech Therapist: 100%
Chiropractor: 100%
Osteopath: 100% up to $40 per visit per category of practitioner
Naturopath: 100% up to $40 per visit per category of practitioner
Acupuncturist: 100%
Registered Dietitian: 100%
Podiatrist/Chiropodist: 100% up to $40 per visit per category of practitioner
Occupational Therapist: 100%
Physiotherapist/Athletic Therapist: 100%
Massage Therapist: Requires a referral from an MD

Dental
Up to $800

Preventive Services
• Recall exams
• Polishing
• X-rays

Basic Services
• Fillings
• Oral surgery

Impacted Wisdom Teeth Extractions

Basic and Major Restorative Services
• Endodontics (root canals)
• Periodontics (gum treatments)*
• Removable denture adjustments
• Crowns, bridges, and posts
* Note: Periodontal appliances (bruxism) are covered at 25%.

Travel
Up to $5,000,000

Care Abroad
Includes coverage for the duration of a student exchange/internship
Medical Incident
In case of a medical emergency
Includes eligible COVID-19 medical expenses
Trip Cancellation
Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory
Trip Interruption
In case of a medical emergency or an eligible Travel Advisory

What are my Group Numbers?
Health, vision, and dental: 141012 (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)
Travel: 97180 (administered by Blue Cross Life Insurance Company of Canada)

Visit www.studentcare.ca for complete details.