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 – 30, 2020

Winter Term (enrolments and opt outs for new students only):
Jan. 4 – Feb. 1, 2021

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.

Add one dependant for $610.00 for full-year coverage*

Add unlimited dependants for $1,220.00 for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Winter Term students are available online.

OPTING OUT

Use the secure online opt-out processing system at www.studentcare.ca.

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.

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

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.

- 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% coverage
30% co-pay

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
- Independent Vision Specialists
  - 30% OFF prescription eyeglasses, up to $75
  - Discounts on eye exams and contact lenses
- clearly
  - With coupon code STUDENT21:
    - 10% OFF contact lenses
    - 25% OFF eyeglass frames (excluding certain brands)
- PSYVITALITI
  - Preferred rates on 50-minute adult therapy or coaching sessions
- WELL-BEING RESOURCES: EMPOWER ME
  - A confidential support service available 24/7 to eligible graduate and professional students at Queen’s University.
  - Visit www.studentcare.ca for more info. 1-833-628-5589

Questions?
www.studentcare.ca

2020-2021

YOUR SGPS STUDENT HEALTH & DENTAL PLAN

Make the most out of it

Group Numbers

- Health, vision, and dental: 141012 (Sun Life)
- Travel: 97180 (Blue Cross)

Visio

$50 OFF per eye on Standard LASIK

$100 OFF per eye on Custom LASIK

10% OFF contact lenses

25% OFF eyeglass frames (excluding certain brands)

1-833-628-5589

Powered by Optima Global Health

QUESTIONS?
WWW.STUDENTCARE.CA

LIVE CHAT AND WEB REQUEST FORM AVAILABLE

QUESTIONS?
WWW.STUDENTCARE.CA

LIVE CHAT AND WEB REQUEST FORM AVAILABLE
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 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, as long as they have a provincial health plan or an OHIP-equivalent plan
- 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?

HEALTH & DENTAL PLAN BENEFITS

HEALTH UP TO $10,000

<table>
<thead>
<tr>
<th>HEALTH COVERAGE</th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs* and Vaccinations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At DrugSmart Pharmacy</td>
<td>100% (GENERIC)</td>
<td></td>
</tr>
<tr>
<td>At all other pharmacies</td>
<td>90% (BRAND-NAME)</td>
<td>$5,000</td>
</tr>
<tr>
<td>The dispensing fee is limited to $7 per prescription or refill. Additional maximums apply for some drugs. See <a href="http://www.studentcare.ca">www.studentcare.ca</a> for details.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychologist/Psychotherapist/</td>
<td>100%</td>
<td>COMBINED</td>
</tr>
<tr>
<td>Social Worker</td>
<td></td>
<td>MAXIMUM OF $500</td>
</tr>
<tr>
<td>Speech Therapist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chiropractor</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Osteopath</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Naturopath</td>
<td>100% UP TO $40 PER</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CATEGORY OF PRACTITIONER</td>
<td></td>
</tr>
<tr>
<td>Acupuncturist</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Registered Dietitian</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Podiatrist/Chiroprist</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Occupational Therapist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physiotherapist/Athletic Therapist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>Requires a referral from an MD</td>
<td></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 for details.

DENTAL UP TO $800

| Preventive Services                        |                      |                 |
|                                          | Insured Portion      | Studentcare Dental Network Savings |
|                                          |                      |                 |
|                                          | 30%                  | 70%             |
|                                          | 100%                 | 20%             |
|                                          | 95%                  | 75%             |
|                                          | 20%                  | 50%             |
|                                          | 10%                  | 30%             |
|                                          |                      |                 |
|                                          | 30%                  | 70%             |
|                                          | 20%                  | 50%             |
|                                          | 10%                  | 30%             |

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%.

VISION COVERAGE OVER $200

<table>
<thead>
<tr>
<th>VISION COVERAGE</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>Must be performed by a licensed optometrist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses</td>
<td>$150</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Receipts must include the prescribed strength, or provide the detailed prescription.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CARE ABROAD

<table>
<thead>
<tr>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>120 DAYS</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>$5,000,000</td>
<td>PER LIFETIME</td>
</tr>
<tr>
<td>NEW! $3,000</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>NEW! $7,500</td>
<td>PER TRIP</td>
</tr>
</tbody>
</table>

TRAVEL UP TO $5,000,000

NEW!

Visit www.studentcare.ca to find out how you can extend coverage for a student exchange/internship.

Medical Incident

In case of a medical emergency. NEW! 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.