

ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I'M ALREADY COVERED?

3 reasons to stick with your student Plan:

- 1 Most plans don't offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
- 2 You can combine plans to maximize your overall coverage—up to 100%.
- 3 Your parent's insurance plan could stop covering you completely if you're a part-time graduate student over 21 or a full-time graduate student over 25.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall Term (enrolments and opt outs): **SEPT. 1 – 30, 2019**
- ▶ Winter Term (enrolments and opt outs for new students only): **JAN. 1 – 31, 2019**
- ▶ Spring Term (enrolments and opt outs for new students only): **MAY 1 – 31, 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.



ADD UNLIMITED DEPENDANTS TO YOUR PLAN

Visit www.studentcare.ca for eligibility details.

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 refund on your tuition statement 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 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



\$50 OFF
PER EYE ON STANDARD LASIK*

\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply



WITH COUPON CODE **STUDENTCARE18**:

10% OFF
CONTACT LENSES

25% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



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



10% OFF PRESCRIPTION DRUGS (MAX \$40)

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

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS



SOCIETY OF GRADUATE STUDENTS
THE UNIVERSITY OF WESTERN ONTARIO

2018-2019

YOUR SOGS 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 student society, SOGS, and administered by Studentcare, the leading provider of student health and dental plans in Canada.

WHO'S COVERED?

All full-time graduate students at Western University who have paid SOGS Health & Dental Plan ancillary fees and who are members of the Society of Graduate Students (SOGS) are automatically covered by the SOGS Health & Dental Plan.

Certain exceptions exist. Please check your 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
- Co-op students on Work Term in the fall
- Students on leave
- Practicum or internship students on Work Term in the fall
- Post-doctoral fellows and associates
- Students in full-time non-residential programs

Find out more at:

- www.studentcare.ca
- <http://sogs.ca/healthplan>

HOW MUCH DOES IT COST?

For details on fees, visit www.studentcare.ca.

WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental:
Q1109 (insured by Desjardins Insurance)
- ▶ Travel:
97180 (administered by Blue Cross)

WWW.STUDENTCARE.CA
TOLL-FREE: 1 866 358-4435

Society of Graduate Students (SOGS)
Middlesex College, Room 8
Western University
London, ON N6A 5B7
Mon. - Fri. from 9 am to 4 pm
sogs.ca

QUESTIONS?

HEALTH & DENTAL PLAN BENEFITS

HEALTH – OVER \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS* & VACCINATIONS Covers the dispensing fee up to \$8 per prescription, refill, or vaccination.	UP TO 80%	\$3,500
ACUPUNCTURIST	80%	\$500
CHIROPRACTOR Requires a referral from an MD.	80%	\$500
MASSAGE THERAPIST Requires a referral from an MD.	80%	\$500
NATUROPATH	80%	\$500
DIETITIAN	80%	\$500
PHYSIOTHERAPIST Requires a referral from an MD.	80%	\$500
PSYCHOLOGIST/PSYCHOTHERAPIST	80%	\$500
PODIATRIST	80%	COMBINED MAXIMUM OF \$500 PER POLICY YEAR
CHIROPODIST	80%	
OSTEOPATH Must be a doctor in osteopathic medicine.	80%	
SPEECH THERAPIST	80%	\$500

PLUS: HOSPITALIZATION, TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUITION INSURANCE, AND MORE.

*OHIP+ is a new public drug program for Ontario residents that took effect on Jan. 1, 2018. If you are 24 and under and covered by OHIP+, the Ontario government will reimburse your eligible drug claims through your health card—but you can still submit claims for drugs not covered by OHIP+ to your student Plan. If you are over 24 or not covered by OHIP+, submit all eligible drug claims to your student Plan. You must update your status information at www.studentcare.ca/ohiplus to avoid claims payment interruptions.

VISION – UP TO \$350



Vision Coverage	Amount Covered	Eligible Every
EYE EXAMS, EYEGLASSES, OR CONTACT LENSES Eye exams must be performed by a licensed optometrist. Receipts for eyeglasses and contact lenses must include the prescribed strength, or provide the detailed prescription.	\$200	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

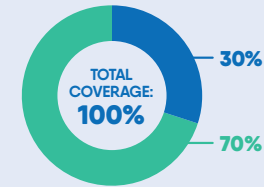
DENTAL – UP TO \$500



- Insured Portion
- Studentcare Dental Network Savings

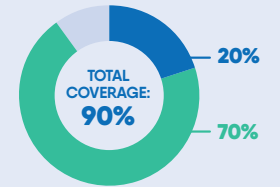
PREVENTIVE SERVICES

Recall exams, cleanings, x-rays, scaling

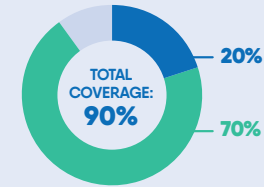


BASIC SERVICES

Fillings, endodontics (root canals), periodontics (gum treatments)

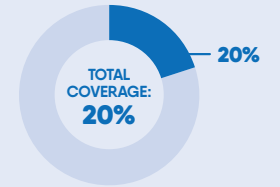


IMPACTED WISDOM TEETH EXTRACTIONS



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