

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%.

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 \$245.00 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$490.00 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2018 for new Winter semester students are available at www.studentcare.ca.

OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 Receive a credit to your student account shortly after the Change-of-Coverage and Opt-Out Period.

WHEN CAN I CHANGE MY COVERAGE OR OPT OUT?

- ▶ Fall semester (enrolments and opt outs): **AUG. 23 – SEPT. 28, 2017***
- ▶ Winter semester (enrolments for new students only): **JAN. 17 – 31, 2018**

***Early Bird!** If you complete your opt out before Aug. 29, you can have the Plan fee reversed from your student account before the tuition fee payment deadline.

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Submit your claims quickly and securely through your smartphone!

Search **Studentcare mobile** 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 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



\$60
EYE EXAMS

\$75 OFF
PRESCRIPTION EYEGLASSES (FRAMES AND LENSES)

and more!

DENTISTS, PHYSIOTHERAPISTS, AND CHIROPRACTORS

NEW EMPOWER ME: FREE MENTAL HEALTH RESOURCES

CONNECT WITH CONSULTANTS, COUNSELLORS, AND LIFE COACHES 24/7 FROM ANYWHERE IN NORTH AMERICA. VISIT STUDENTCARE.CA FOR MORE INFO.

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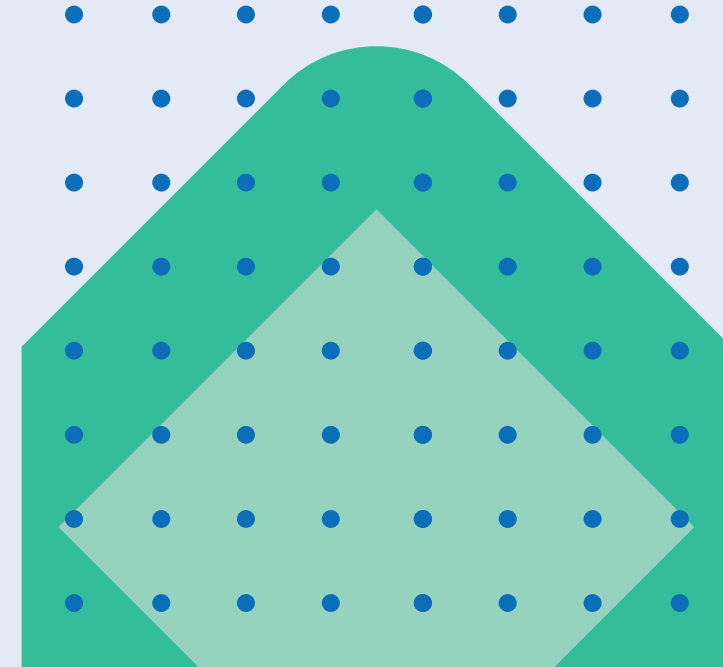
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Students' Society of McGill University

2017-2018

YOUR SSMU 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 students' society, SSMU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

All undergraduate students in the Fall semester who are SSMU members paying tuition fees at either Canadian or Quebec rates are automatically covered by the SSMU Health & Dental Plan.

All international undergraduate students in the Fall semester are automatically covered by the Dental Plan only.

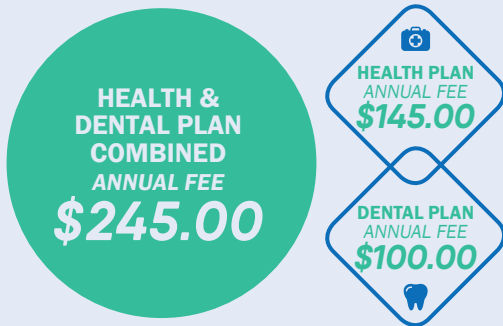
Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees.

The following students may be eligible to enrol themselves in the Plan:

- Students who register at the university after Sept. 28, 2017
- New Winter semester students

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?



If you're eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New students who enrol themselves in the Winter semester pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental:
Q1103 (insured by Desjardins Financial Security Life Assurance Company)
- ▶ Travel:
97180 (administered by Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH – MORE THAN \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS* Up to 80% for non-Quebec residents. Up to 100% for Quebec residents (for drug costs not reimbursed by RAMQ).	UP TO 100%	
VACCINATIONS	100%	\$300
PSYCHOLOGIST/CLINICAL COUNSELLOR/PSYCHOTHERAPIST/SOCIAL WORKER	80%	\$500
NATUROPATH	\$20	\$400
CHIROPRACTOR Includes one x-ray per policy year.	\$20	\$400
PHYSIOTHERAPIST	\$20	\$400
ATHLETIC THERAPIST	\$20	\$400
OSTEOPATH Includes one x-ray per policy year.	\$20	\$400
REGISTERED DIETITIAN Requires a referral from an MD.	\$20	\$400
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$20	\$400
SPEECH THERAPIST	\$20	\$400

PLUS: DIAGNOSTIC SERVICES, HOSPITALIZATION, TUTORIAL BENEFIT, AMBULANCE, MEDICAL EQUIPMENT, TUITION INSURANCE, AND MORE.

*Under the Public Prescription Drug Plan (administered by RAMQ), all Quebec residents must be covered by a private (not student) drug plan directly or as a dependant. All claims for prescription drugs must first be submitted to RAMQ. You can use your student Plan to cover outstanding payments not covered by RAMQ. For more information, see www.ramq.gouv.qc.ca.

VISION – OVER \$250



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$30	1 POLICY YEAR
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$75	12 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR



Desjardins Insurance
P. O. Box 3950
Levis, Quebec G6V 8C6

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

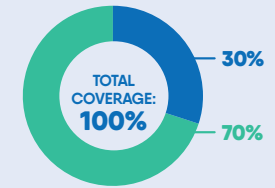
DENTAL – UP TO \$750



● Insured Portion ● Studentcare Dental Network Savings

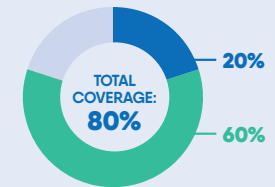
PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Extraction of impacted teeth



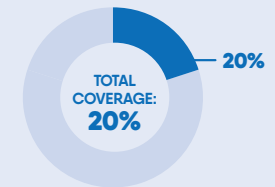
BASIC SERVICES

- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)



MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



TRAVEL – UP TO \$5,000,000



Travel Coverage	Amount Covered	Eligible
TRAVEL HEALTH COVERAGE Visit 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 INCIDENT
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

WWW.STUDENTCARE.CA
(514) 789-8775 OR 1 866 795-4435

To decide if this coverage is right for you, visit studentcare.ca for more details or to contact a licensed representative.

QUESTIONS?