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:

<table>
<thead>
<tr>
<th>TOTAL COVERAGE: 100%</th>
<th>70%</th>
<th>30%</th>
</tr>
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<tbody>
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EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

LASIK MD

$50 OFF PER EYE ON STANDARD LASIK*

$100 OFF PER EYE ON CUSTOM LASIK*

*Certain conditions apply

greiche & satch

$100 OFF A COMPLETE PAIR OF EYEGGLASSES WITH FRAMES FROM EXCLUSIVE BRANDS

15% OFF A PAIR OF PRESCRIPTION EYEGGLASSES OR SUNGLASSES FROM DESIGNER BRANDS (EXCLUDING CHANEL AND OAKLEY)

Montreal Vision Network

$60 EYE EXAMS

$75 OFF PRESCRIPTION EYEGGLASSES (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.

Powered by Aspiria

2017-2018

YOUR SSMU STUDENT HEALTH & DENTAL PLAN

Make the most out of it
**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](http://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](http://www.studentcare.ca) for more details.

**WHAT ARE MY GROUP NUMBERS?**

- **Prescription Drugs**
  - Up to 80% for non-Quebec residents.
  - Up to 100% for Quebec residents (for drug costs not reimbursed by RAMQ).

- **Vaccinations**
  - 100% coverage.

- **Psychologist/Clinical Counsellor/Psychotherapist/Social Worker**
  - 80% coverage.

- **Naturopath**
  - $20 per visit.

- **Chiropractor**
  - Includes one x-ray per policy year.

- **Physiotherapist**
  - $20 per visit.

- **Athletic Therapist**
  - $20 per visit.

- **Osteopath**
  - Includes one x-ray per policy year.

- **Registered Dietitian**
  - Requires a referral from an MD.

- **Podiatrist/Chiropodist**
  - Includes one x-ray per policy year.

- **Speech Therapist**
  - $20 per visit.

**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 dependent. 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](http://www.ramq.gouv.qc.ca).

**VISION – OVER $250**

- **Eye Exam**
  - Must be performed by a licensed optometrist.
  - $30 per visit.

- **Eyeglasses and Contact Lenses**
  - Receipts must include the prescribed strength, or provide the detailed prescription.
  - $75 per visit.

- **Laser Eye Surgery**
  - $150 per visit.

**HEALTH & DENTAL PLAN BENEFITS**

**HEALTH – MORE THAN $10,000**

- **Health Coverage**
  - **Prescription Drugs**
    - Up to 80% for non-Quebec residents.
    - Up to 100% for Quebec residents (for drug costs not reimbursed by RAMQ).
  - **Vaccinations**
    - 100% coverage.
  - **Psychologist/Clinical Counsellor/Psychotherapist/Social Worker**
    - 80% coverage.
  - **Naturopath**
    - $20 per visit.
  - **Chiropractor**
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  - **Registered Dietitian**
    - Requires a referral from an MD.
  - **Podiatrist/Chiropodist**
    - Includes one x-ray per policy year.
  - **Speech Therapist**
    - $20 per visit.

**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**
  - **Travel Health Coverage**
    - Visit [studentcare.ca](http://studentcare.ca) to find out how you can extend coverage for a student exchange/internship.
  - **Medical Incident**
    - In case of a medical emergency.
  - **Trip Cancellation**
    - Pre-paid, non-refundable trip expenses in case of a medical emergency.
  - **Trip Interruption**
    - In case of a medical emergency.

**QUESTIONS?**

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


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