

## 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?

- ▶ Term 1 (enrolments and opt outs): **SEPT. 4 – 25, 2018**
- ▶ Term 2 (enrolments and opt outs for new students only): **JAN. 3 – 24, 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. Visit [www.studentcare.ca](http://www.studentcare.ca) for instructions.

**+1** ADD ONE DEPENDANT FOR **\$244.69** FOR FULL-YEAR COVERAGE\*

**∞** ADD UNLIMITED DEPENDANTS FOR **\$489.38** FOR FULL-YEAR COVERAGE\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2019 for new Term 2 students are available at [www.studentcare.ca](http://www.studentcare.ca).

### OPTING OUT

- 1 Use the secure online opt-out processing system at [www.studentcare.ca](http://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 Have the Plan fee reversed from your student account shortly after the Change-of-Coverage Period.

## HOW DO I CLAIM?

### CLAIMING MADE SIMPLE

- Instructions and claim forms are available at [www.studentcare.ca](http://www.studentcare.ca).
- You can register online to check your claim's status and to set up direct deposit.

**DID YOU KNOW?** Your Plan can cover you almost anywhere in the world! Find more details online.

WHAT ARE YOU WAITING FOR?

MAKE THE MOST OUT OF IT!

### 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



**ONLY \$75**  
FOR SELECT PRESCRIPTION EYEGLASS MODELS (FRAMES AND LENSES)

**\$50**  
EYE EXAMS



**\$50 OFF**  
PER EYE ON STANDARD LASIK\*

**\$100 OFF**  
PER EYE ON CUSTOM LASIK\*

\*Certain conditions apply



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

#### and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

Vancouver Studentcare Vision Network

**\$75 OFF**  
SELECT PRESCRIPTION EYEGLASS MODELS

**\$60**  
EYE EXAMS



WITH COUPON CODE **STUDENTCARE18:**

**10% OFF**  
CONTACT LENSES

**25% OFF**  
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



SAVINGS OF UP TO 50% (MAX \$40) ON YOUR OUT-OF-POCKET COSTS

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

### EMPOWER ME: FREE MENTAL HEALTH RESOURCES

CALL 1 844 741-6389 TO CONNECT WITH CONSULTANTS, COUNSELLORS, AND LIFE COACHES 24/7 FROM ANYWHERE IN NORTH AMERICA. VISIT [WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA) FOR MORE INFO.

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GRADUATE STUDENT SOCIETY  
UBC VANCOUVER

Alma Mater Society of UBC Vancouver  
Graduate Student Society of UBC Vancouver

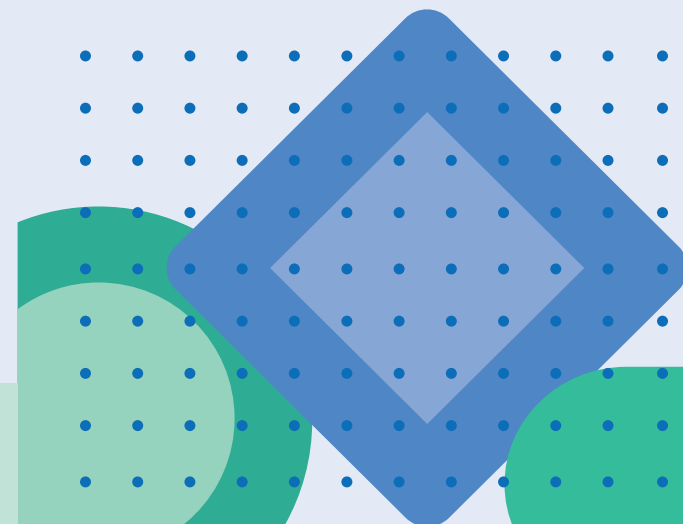


STUDENTCARE

2018-2019

## YOUR AMS/GSS STUDENT HEALTH & DENTAL PLAN

We've got you covered



## 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 AMS or the GSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

### WHO'S COVERED?

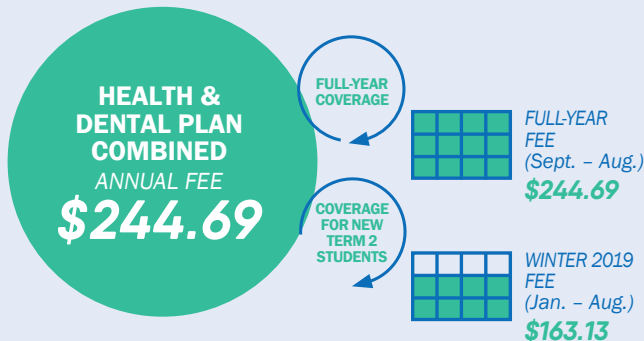
All AMS and GSS members who are students at UBC in September or January and who pay AMS fees for the Health & Dental Plan are automatically enrolled, including:

- Full- and part-time students
- International students
- Students auditing a course
- Co-op students on work term in September or for a full year
- Students enrolled at Regent College for 3 or more credit hours
- Students at the Vancouver School of Theology
- Students taking 2 or more on-campus courses at St. Mark's College

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. 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 Term 2 students pay a pro-rated fee for coverage until Aug. 31. Visit [www.studentcare.ca](http://www.studentcare.ca) for more details.

### WHAT IS MY POLICY NUMBER?

- ▶ Health, vision, dental, and travel: **43979** (insured by Pacific Blue Cross)

## HEALTH & DENTAL PLAN BENEFITS

### HEALTH - OVER \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
<b>PRESCRIPTION DRUGS*</b>	<b>80%</b>	
<b>VACCINATIONS</b> Note: Flu vaccinations are covered up to \$25 per policy year, with a \$15 dispensing fee cap.	<b>100%</b>	<b>\$150</b>
<b>PSYCHOLOGIST</b>	<b>100%</b>	<b>\$300</b>
<b>MASSAGE THERAPIST</b> Requires a referral from an MD.	<b>\$20</b>	<b>\$400</b>
<b>CHIROPRACTOR</b> Includes one x-ray per policy year.	<b>\$20</b>	<b>\$400</b>
<b>PHYSIOTHERAPIST</b>	<b>\$20</b>	<b>\$400</b>
<b>NATUROPATH</b>	<b>\$20</b>	<b>\$400</b>
<b>OSTEOPATH</b> Includes one x-ray per policy year.	<b>\$20</b>	<b>\$400</b>
<b>REGISTERED DIETITIAN</b> Requires a referral from an MD.	<b>\$20</b>	<b>\$400</b>
<b>PODIATRIST/CHIROPODIST</b> Includes one x-ray per policy year.	<b>\$20</b>	<b>\$400</b>
<b>SPEECH THERAPIST</b>	<b>\$20</b>	<b>\$400</b>
<b>ATHLETIC THERAPIST</b>	<b>\$20</b>	<b>\$400</b>

**PLUS: DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, ACCIDENTAL DEATH AND DISMEMBERMENT, AND MORE.**

\*Plan members covered by BC MSP must register for BC Fair PharmaCare. Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you're not registered, the AMS/GSS Plan will stop paying your drug claims once you reach the \$250 claims threshold. Register online at <https://pharmacare.moh.hnet.bc.ca> or, if you are 19 or over and already registered under a family account, call **Health Insurance BC (1 800 663-7100)** to set up an individual account.

If your health care is from another province or a private MSP-replacement plan, provide Studentcare with proof of other provincial health care or a study permit in lieu of registration to ensure your drug claims won't be interrupted.

### VISION - UP TO \$300



Vision Coverage	Amount Covered	Eligible Every
<b>EYE EXAM</b> Must be performed by a licensed optometrist.	<b>\$50</b>	<b>2 POLICY YEARS</b>
<b>EYEGLASSES AND CONTACT LENSES</b> Receipts must include the prescribed strength, or provide the detailed prescription.	<b>\$100</b>	<b>24 MONTHS</b>
<b>LASER EYE SURGERY</b>	<b>\$150</b>	<b>1 POLICY YEAR</b>

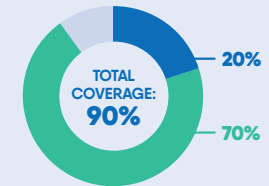
### DENTAL - UP TO \$750



- Insured Portion
- Studentcare Dental Network Savings

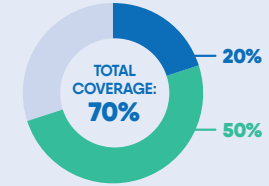
#### PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



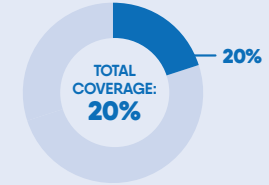
#### BASIC SERVICES

- 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
<b>TRAVEL HEALTH COVERAGE</b> Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.	<b>120 DAYS</b>	<b>PER TRIP</b>
<b>MEDICAL INCIDENT</b> In case of a medical emergency.	<b>\$5,000,000</b>	<b>PER LIFETIME</b>
<b>TRIP CANCELLATION</b> Pre-paid, non-refundable trip expenses in case of a medical emergency.	<b>\$1,500</b>	<b>PER TRIP</b>
<b>TRIP INTERRUPTION</b> In case of a medical emergency.	<b>\$5,000</b>	<b>PER TRIP</b>

**QUESTIONS?**  
**WWW.STUDENTCARE.CA**  
**TOLL-FREE: 1 877 795-4421**

Health & Dental Plan Office:  
Room 3128, The Nest Building  
6133 University Blvd., Vancouver, BC V6T 1Z1  
Mon. - Fri. from 9 am to 5 pm