

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 \$232.49 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$464.98 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2018 for new Term 2 students are available at www.studentcare.ca.

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).
- 3 Have the Plan fee reversed from your student account shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Term 1 (enrolments and opt outs): **SEPT. 5 – 26, 2017**
- ▶ Term 2 (enrolments and opt outs for new students only): **JAN. 3 – 24, 2018**

HOW DO I CLAIM?

CLAIMING MADE SIMPLE

- Instructions and claim forms are available at www.studentcare.ca.
- After your first claim has been processed, you'll be eligible for direct deposit. Going forward, you'll also be able to check your claim's status online.

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 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

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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GRADUATE STUDENT SOCIETY UBC VANCOUVER

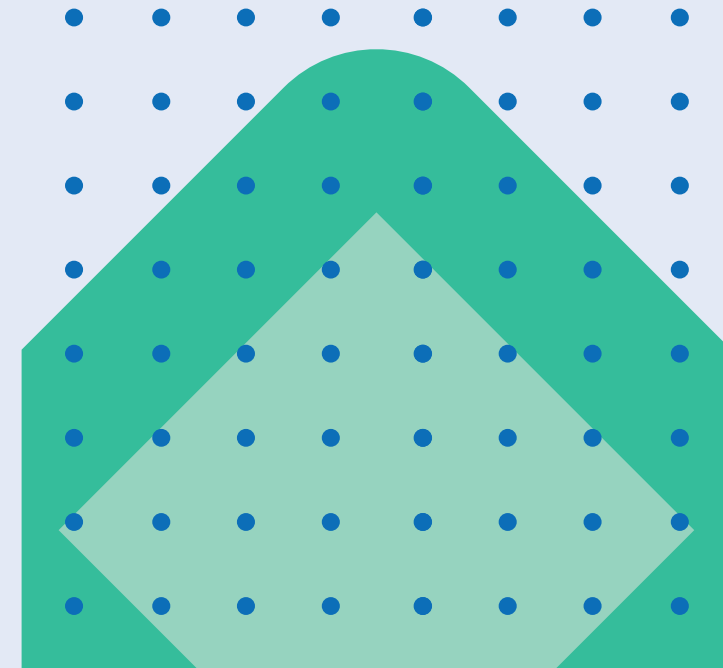
Alma Mater Society of UBC Vancouver
Graduate Student Society of UBC Vancouver



STUDENTCARE

2017-2018

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?

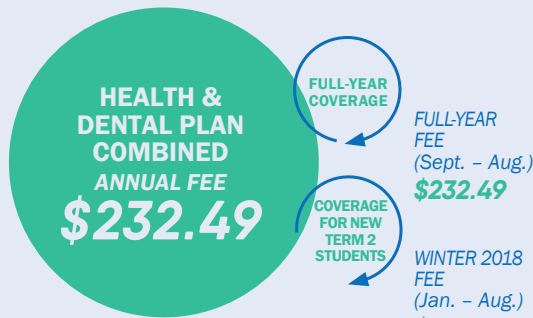
All AMS and GSS members who are students at UBC in September or January and who pay AMS fees for the Health & Dental Plan are automatically enrolled, including:

- 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 have been charged the Plan fees.

Some students may be eligible to enrol themselves in the Plan. 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 Term 2 students pay a pro-rated fee for coverage until Aug. 31. Visit 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 - MORE THAN \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS*	80%	
VACCINATIONS Note: Flu vaccinations are only covered at 70%.	100%	\$150
PSYCHOLOGIST	100%	\$300
MASSAGE THERAPIST Requires a referral from an MD.	\$20	\$400
CHIROPRACTOR Includes one x-ray per policy year.	\$20	\$400
PHYSIOTHERAPIST	\$20	\$400
NATUROPATH	\$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
ATHLETIC THERAPIST	\$20	\$400

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

*Register for Fair PharmaCare to maximize your overall drug coverage, have the appropriate deductible assigned to you, and avoid an interruption in claims processing once you reach the \$200 threshold. Register online at <https://pharmacare.moh.hnet.bc.ca/>.

VISION - UP TO \$300



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

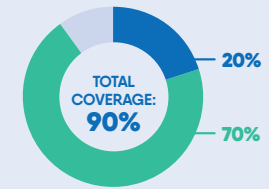
DENTAL - UP TO \$750



- Insured Portion
- Studentcare Dental Network Savings

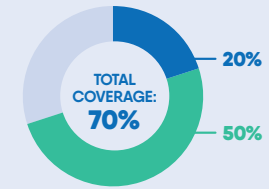
PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Extraction of impacted teeth



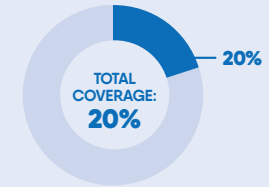
BASIC SERVICES

- 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

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 877 795-4421

Health & Dental Plan Office: Room 3128, The Nest Building, 6133 University Blvd., Vancouver, BC V6T 1Z1