

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?

- ▶ Fall Term (enrolments, coverage levels, and opt outs): **AUG. 23 – SEPT. 20, 2018**
- ▶ Winter Term (enrolments, coverage levels, and opt outs for new students only): **DEC. 25, 2018 – JAN. 22, 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 for instructions.



ADD UNLIMITED DEPENDANTS FOR \$517.50 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2019 for new Winter Term students are available at www.studentcare.ca.

COVERAGE OPTIONS & OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage, mix and match portions of the Enhanced and Basic Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 If you're opting out, upload proof of your alternative health and/or 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.

OR

Choose the Basic Plan, a lower level of coverage at a lower price, with no proof of coverage required.

- 3 Look for a credit to your student account 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 approved 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

LASIK MD
VISION

\$50 OFF
PER EYE ON STANDARD LASIK*

\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply

Rexall

10% OFF PRESCRIPTION DRUGS (MAX \$40)

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

clearly

WITH COUPON CODE [STUDENTCARE18](http://www.studentcare.ca):

10% OFF
CONTACT LENSES

25% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

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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STUDENTCARE

UMSU
University of Manitoba STUDENTS' UNION

2018-2019

YOUR ENHANCED STUDENT HEALTH & DENTAL INSURANCE 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' union, UMSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Undergraduate students who are UMSU members (students who are registered in at least one on-campus course) and registered for a minimum of 6 credit hours in the Fall Term are automatically covered by the UMSU Enhanced Health & Dental Plan. Also covered are:

- Full-time graduate students who are UMGSA members
- New Winter Term undergraduate students who are UMSU members (students who are registered in at least one on-campus course) and registered for a minimum of 9 credit hours in the Winter Term

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
- Continuing Education students and more!

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

Looking for a different level of coverage?

Try the Basic Plan for \$245.00 or mix and match portions of the Enhanced and Basic Plans. See www.studentcare.ca for details.

If you're eligible, the Enhanced Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Winter Term students) will be automatically included in your tuition and other fees. Visit www.studentcare.ca for more details.

WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental: **7654** (insured by Manitoba Blue Cross)
- ▶ Travel: **97180** (administered by Manitoba Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH - OVER \$10,000



Health Coverage	Basic Plan Per Visit / Purchase	Enhanced Plan Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS*	70%	80%	BASIC: \$5 DISPENSING FEE CAP ENHANCED: \$10 DISPENSING FEE CAP
PRESCRIPTION VACCINATIONS	70%	80%	BASIC: \$150 ENHANCED: ∞
CLINICAL PSYCHOLOGIST	100%	100%	BASIC: \$600 ENHANCED: \$600
MASSAGE THERAPIST Requires a referral from an MD or a nurse practitioner.	\$30	\$50	BASIC: \$200 PER CATEGORY OF PRACTITIONER ENHANCED: \$300 PER CATEGORY OF PRACTITIONER
CHIROPRACTOR Includes one x-ray per policy year.	\$30	\$50	
PHYSIOTHERAPIST/ATHLETIC THERAPIST	\$30	\$50	
NATUROPATH	\$30	\$50	
SPEECH THERAPIST Requires a referral from an MD or a nurse practitioner.	\$30	\$50	
REGISTERED DIETITIAN Requires a referral from an MD or a nurse practitioner.	\$30	\$50	ENHANCED: UP TO \$300 PER 2 POLICY YEARS
ORTHOTICS Requires a referral from an MD, a nurse practitioner, or a podiatrist.	-	50%	

PLUS: TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, TRAVEL ACCIDENT, AND SPECIFIED MEDICAL EQUIPMENT.

*Increase Your Drug Coverage through Manitoba Pharmacare! All Plan members covered by Manitoba Health must register for Manitoba Pharmacare. This will increase your drug coverage to 100% after the deductible has been met. If you haven't registered, the UMSU Plan will stop paying your drug claims once you reach the \$200 threshold. See www.gov.mb.ca/health/pharmacare for instructions. Once you've registered, drop off a copy of the letter confirming your Pharmacare coverage at the Health & Dental Plan Office, or mail it to Manitoba Blue Cross: PO Box 1046, Stn. Main, Winnipeg, MB, R3C 2X7. If your health care is from another province, contact Studentcare to verify and to ensure your drug claims won't be interrupted.

If you are an international student: as of Sept. 1, 2018, you are no longer eligible for Manitoba Health or Manitoba Pharmacare, but you will be covered by a new primary insurance plan provided by the U of M. Visit www.misip.ca for details.

VISION - OVER \$150 > \$250



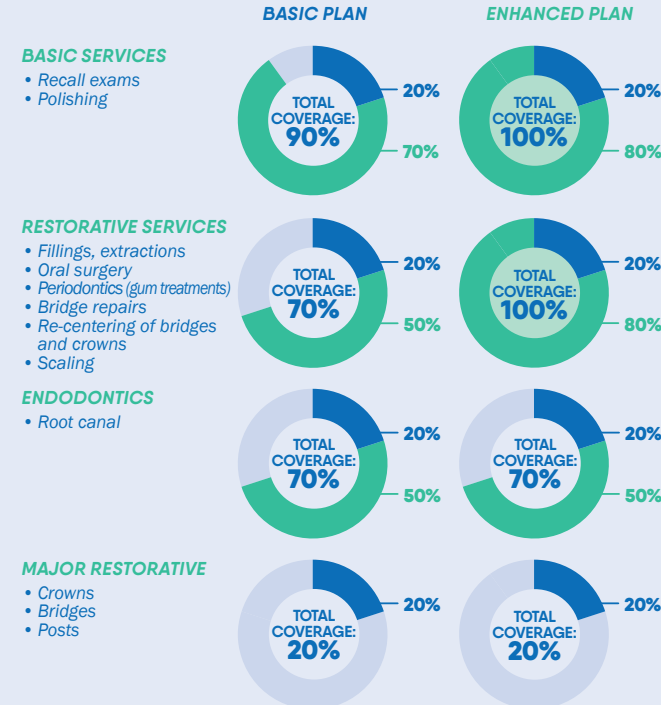
Vision Coverage	Basic Plan Amount Covered	Enhanced Plan Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$60	\$90	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength and the detailed prescription.	\$100	\$200	24 MONTHS

WWW.STUDENTCARE.CA
(204) 474-6666 / TOLL-FREE: 1 855 535-3282

DENTAL - UP TO \$500 > \$750



- Insured Portion
- Studentcare Dental Network Savings



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

Health & Dental Plan Office
Room 150, UMSU University Centre, 66 Chancellor Circle
University of Manitoba, Winnipeg, MB R3T 2N2
Mon. - Fri. from 8:30 am to 4:30 pm