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. 25 – Sept. 24, 2020

Winter Term (enrolments, coverage levels, and opt outs for new students only): Dec. 24, 2020 – Jan. 21, 2021

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 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, 2021 for new Winter Term students are available online.

COVERAGE OPTIONS & OPTING OUT

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 Care and Basic Care Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.

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 Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.

Look for a credit to your student account shortly after the Change-of-Coverage Period.

THE EASE OF CLAIMING AT YOUR FINGERTIPS

Search Studentcare mobile on the App Store or Google Play, and use the app to:

- Submit your claims quickly and securely on your smartphone
- Access your Pay-Direct Card for immediate processing of prescription drug claims

You can also register online on your insurer’s website to verify coverage, check your claim’s status, and set up direct deposit.

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:

<table>
<thead>
<tr>
<th>LASIK MD</th>
<th>Rexall</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 OFF per eye on Standard LASIK*</td>
<td>10% off prescription drugs (max $40)*</td>
</tr>
<tr>
<td>$100 OFF per eye on Custom LASIK*</td>
<td>20% off select regularly priced Rexall brand non-prescription products*</td>
</tr>
</tbody>
</table>

*Certain conditions apply.

and more!

- Dentists, physiotherapists, massage therapists, and chiropractors
- 10% off prescription drugs (max $40)*
- 20% off select regularly priced Rexall brand non-prescription products*
- 10% off contact lenses
- 25% OFF eyeglass frames (excluding certain brands)*

*Certain conditions apply.

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to UMSU and UMGSA members covered by the UMSU Enhanced Care or Basic Care Dental Plan. Visit www.studentcare.ca for more info. 1-833-628-5589

Powered by Optima Global Health

QUESTIONS?
WWW.STUDENTCARE.CA
LIVE CHAT AND WEB REQUEST FORM AVAILABLE
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?

Students automatically covered by the UMSU Enhanced Care Health & Dental Plan:

- Undergraduate students who are UMSU members (i.e. students registered in at least one on-campus course) and registered for at least 6 credit hours in the Fall Term
- Full-time graduate students who are UMGSA members
- New Winter Term undergraduate students who are UMSU members (i.e. students registered in at least one on-campus course) and registered for at least 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.

Students who 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?

**ENHANCED CARE HEALTH & DENTAL PLAN COMBINED**

Annual Fee

- **$345.00**

Looking for a different level of coverage?

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

If you’re eligible, the Enhanced Care 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. Find more details online.

WHAT ARE MY GROUP NUMBERS?

- **Health, vision, and dental:** 7654 (carrier: Blue Cross Life Insurance Company of Canada)
- **Travel:** 97180 (administered by Blue Cross Life Insurance Company of Canada)

### HEALTH & DENTAL PLAN BENEFITS

#### HEALTH OVER $10,000

**HEALTH COVERAGE**

<table>
<thead>
<tr>
<th></th>
<th>Basic Care Plan</th>
<th>Enhanced Care Plan</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs*</td>
<td>70%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Prescription Vaccinations</td>
<td>70%</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>Clinical Psychologist/Master of Social Work</td>
<td>100%</td>
<td>100%</td>
<td>$300</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>$30</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Physiotherapist/Athletic Therapist</td>
<td>NEW! $50</td>
<td>$50</td>
<td>NEW! $50</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>$30</td>
<td>$50</td>
<td></td>
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<tr>
<td>Naturopath</td>
<td>$30</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>$30</td>
<td>$50</td>
<td></td>
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<tr>
<td>Acupuncturist</td>
<td>$30</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Orthotics</td>
<td>$30</td>
<td>$50</td>
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</tbody>
</table>

**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, upload a copy of the letter confirming your Pharmacare coverage to mybluecross.(see www.mh.bluecross.ca) 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 ensure your drug claims won’t be interrupted.

If you’re an international student: You’re not eligible for Manitoba Health or Manitoba Pharmacare, but you may be covered by a primary health plan provided by the U of M. See mishp.ca for details.

#### DENTAL UP TO

**DENTAL BENEFITS**

<table>
<thead>
<tr>
<th></th>
<th>BASIC</th>
<th>ENHANCED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Services</td>
<td></td>
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<td></td>
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<tr>
<td>Restorative Services</td>
<td></td>
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<tr>
<td>Endodontics</td>
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<tr>
<td>Major Restorative</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Studentcare Dental Network Savings</td>
<td>$500</td>
<td>$750</td>
</tr>
</tbody>
</table>

(See mybluecross www.mh.bluecross.ca for details.)

### TRAVEL UP TO $5,000,000

**CARE ABROAD**

Visit www.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?**

**VISUAL IMPAIRMENT COVERAGE**

<table>
<thead>
<tr>
<th></th>
<th>BASIC</th>
<th>ENHANCED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$60</td>
<td>$90</td>
</tr>
<tr>
<td>2 POLICY YEARS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses</td>
<td>$100</td>
<td>$200</td>
</tr>
</tbody>
</table>

**VISON OVER $250**

- Must be performed by a licensed optometrist

- Receipts must include the prescribed strength and the detailed prescription.

**QUESTIONS?**

**VISIT** www.studentcare.ca