ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I’M ALREADY COVERED?

3 reasons to stick with your student Plan:

1. Most plans don’t offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!

2. You can combine plans to maximize your overall coverage—up to 100%.

3. 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.

WHEN CAN I CHANGE MY COVERAGE?

- Fall term (enrolments and opt outs): Aug. 16 – Oct. 2, 2020
- Winter term (enrolments and opt outs for new students only): Jan. 4 – Feb. 1, 2021
- Spring term (enrolments and opt outs for new students only): Apr. 27 – May 13, 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 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, 2021 (for new Winter term students) and from May 1 – Aug. 31, 2021 (for new Spring term students) are available online.

OPTING OUT

- 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.
- 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 coverage.
- Receive a credit to your student account for the amount of the Plan shortly after the Change-of-Coverage Period.

HOW DO I CLAIM?

CLAIMING MADE SIMPLE

- Instructions and claim forms are available at www.studentcare.ca.
- You can register online on your insurer’s website to check your claim’s status and to set up direct deposit.
- Download your Pay-Direct Card for immediate processing of prescription drug claims.

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:

| Total Coverage: | 75% | 20% | 95% |

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- Lask MD Vision
  - $50 OFF per eye on Standard LASK
  - $100 OFF per eye on Custom LASK
  
- Clearly
  - 30% OFF prescription eyeglasses, up to $75
  - Discounts on eye exams and contact lenses

- Independent Vision Specialists
  - 25% OFF eyeglass frames (excluding certain brands)

- Rexall
  - 10% off prescription drugs (max $40)*
  - 20% off select regularly priced Rexall brand non-prescription products*

- Psychvitaliti
  - Preferred rates on 50-minute adult therapy or coaching sessions

- AND MORE!
  - Dentists, physiotherapists, naturopaths, massage therapists, and chiropractors

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 for students covered by the UOSU Health Plan. Visit www.studentcare.ca for more info. 1-833-628-5589

Questions about coverage, enrolments, and opt outs: www.studentcare.ca
Questions about claims: 1-888-711-1119

NEW! VIRTUAL HEALTH CARE

- Discover Dialogue, a virtual platform that allows students and dependants covered by the UOSU Health Plan to connect with nurses and physicians via a mobile or web app from anywhere in Canada.
- Find out more at dialogue.co/signup-studentcare

2020-2021
YOUR UOSU STUDENT HEALTH & DENTAL PLAN

Make the most out of it

Group Numbers
- Health, vision, and dental: UNV (Green Shield Canada)
- Accidental death and dismemberment: Q1617 (Desjardins)
- Travel: 97180 (Blue Cross)

Questions about coverage, enrolments, and opt outs: www.studentcare.ca
Questions about claims: 1-888-711-1119

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, the UOSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?
Students automatically covered by the UOSU Health & Dental Plan:
• Full-time and part-time University of Ottawa undergraduate students registered in the Fall, Winter, or Spring term
• Full-time Saint Paul University students

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.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER $10,000

<table>
<thead>
<tr>
<th>Prescription Drugs* and Vaccinations</th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>80%</td>
<td>$1,000</td>
<td></td>
</tr>
</tbody>
</table>

Psychologist/Master of Social Work/ Social Worker/Counsellor/Psychotherapist

Massage Therapist Requires a referral from an MD

Chiropractor

Physiotherapist Requires a referral from an MD or a nurse practitioner every 12 months

Naturopath

Osteopath

Homeopath

Dietitian

Occupational Therapist

Acupuncturist

Speech Therapist

Podiatrist

PLUS Diagnostic services, tutorial benefit, ambulance, medical equipment, and more

VITALITY

DENTAL UP TO $750

Basic Services Recall exams, cleanings

Basic Services Fillings, basic oral surgery

Comprehensive Basic Services Endodontology (root canals), periodontics (gum treatments) excluding root planing, standard denture services

TRAVEL UP TO $5,000,000

CARE ABROAD

Amount Covered | Eligible
---|---
Travel Health Coverage | 120 DAYS PER TRIP
Medical Incident | $5,000,000 PER LIFETIME
Trip Cancellation in case of a medical emergency | $1,500 PER TRIP
Trip Interruption in case of a medical emergency | $5,000 PER TRIP

Questions about coverage, enrolments, and opt outs: www.studentcare.ca

Abroad questions about claims: 1-888-711-1119

VITALITY

VISION UP TO $200

<table>
<thead>
<tr>
<th>Vision Coverage</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exams, Eyeglasses, Contact Lenses, and Laser Eye Surgery</td>
<td>$150</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Medically Necessary Contact Lenses</td>
<td>$200</td>
<td>24 MONTHS</td>
</tr>
</tbody>
</table>

All you need to know about your plan

What is a health and dental plan?

A health and dental plan is a service provided by your students’ union, the UOSU, and administered by Studentcare, which fills the gaps in provincial health care and other basic health-care programs.

Who’s covered?

Students automatically covered by the UOSU Health & Dental Plan are those who are:

1. Full-time and part-time University of Ottawa undergraduate students registered in the Fall, Winter, or Spring term.
2. Full-time Saint Paul University students.

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.

How much does it cost?

Health & Dental Plan Combined Annual Fee $249.90

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 Winter and Spring term students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

What are my group numbers?

- Health, vision, and dental: UNV (insured by Green Shield Canada)
- Accidental death and dismemberment: Q1617 (insured by Desjardins Insurance)
- Travel: 97180 (administered by Blue Cross Life Insurance Company of Canada)