

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. 5, 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.

+1 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

- 1 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.
- 2 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.
- 3 Receive a credit to your student account for the amount of the Plan shortly after the Change-of-Coverage Period.

HOW DO I CLAIM?

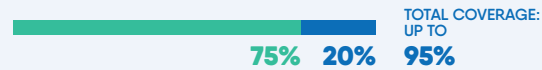
CLAIMING MADE SIMPLE

- 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:



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.

clearly

With coupon code **STUDENT21**:

10% OFF contact lenses

25% OFF eyeglass frames (excluding certain brands)*

*Certain conditions apply.

Rexall

10% off prescription drugs (max \$40)*

20% off select regularly priced Rexall brand non-prescription products*

*Certain conditions apply.

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to students covered by the UOSU Health Plan.

Visit www.studentcare.ca for more info. **1-833-628-5589**

Powered by Optima Global Health

Questions about coverage, enrolments, and opt outs:
WWW.STUDENTCARE.CA
Questions about claims:
1-888-711-1119

Independent Vision Specialists

30% OFF prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses

PSYVITALITI

Preferred rates on 50-minute adult therapy or coaching sessions

and more!

Dentists, physiotherapists, naturopaths, massage therapists, and chiropractors

Dialogue

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



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



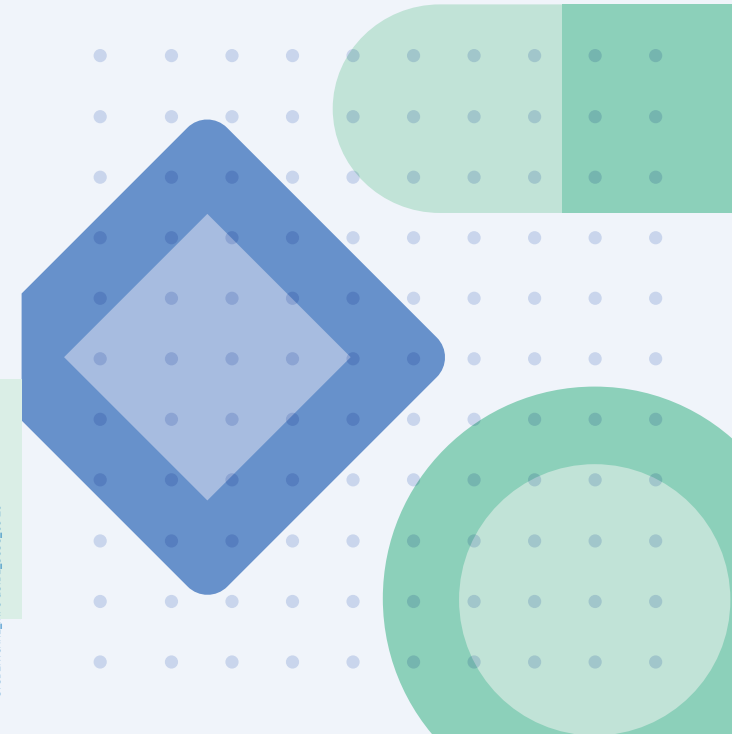
2020-2021

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)



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, 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:

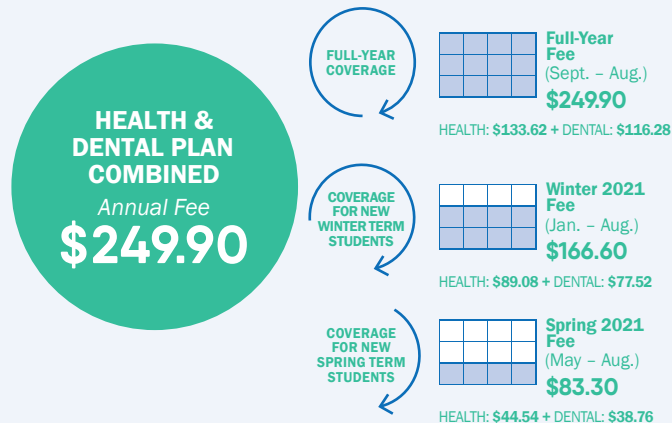
- Full-time and part-time University of Ottawa undergraduate students registered in the Fall, Winter, or Spring term
- Full-time Saint Paul University students

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?



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)

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
Prescription Drugs* and Vaccinations - The dispensing fee is limited to \$5 per prescription or refill. - Eligible contraceptives are covered up to a combined maximum of \$300.	80%	\$1,000
Psychologist/Master of Social Work/Social Worker/Counsellor/Psychotherapist	80%	NEW! \$1,750
Massage Therapist Requires a referral from an MD	100% UP TO \$40 PER VISIT PER CATEGORY OF PRACTITIONER	COMBINED MAXIMUM OF \$500 FOR ALL PRACTITIONERS
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

*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See www.studentcare.ca for details.

VISION UP TO \$200

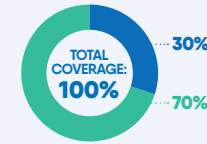
VISION COVERAGE	Amount Covered	Eligible Every
Eye Exams, Eyeglasses, Contact Lenses, and Laser Eye Surgery Receipts for eyeglasses or contact lenses must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS
OR		
Medically Necessary Contact Lenses	\$200	24 MONTHS

DENTAL UP TO \$750

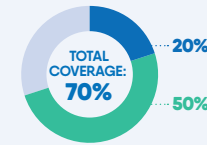
● Insured Portion ● Studentcare Dental Network Savings

Basic Services

Recall exams, cleanings

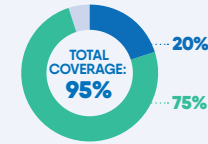


Wisdom Teeth Extractions

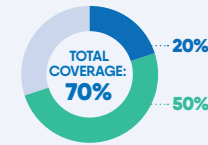


Basic Services

Fillings, basic oral surgery

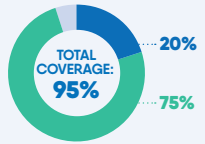


Comprehensive Oral Surgery and Root Planing



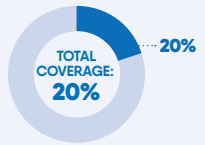
Comprehensive Basic Services

Endodontics (root canals), periodontics (gum treatments) excluding root planing, standard denture services



Major Restorative

Crowns, bridges, posts



TRAVEL UP TO \$5,000,000

CARE ABROAD	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

Questions about coverage, enrolments, and opt outs: WWW.STUDENTCARE.CA
Questions about claims: 1-888-711-1119

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