

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 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 utsu.ca/health for instructions.



ADD UNLIMITED DEPENDANTS FOR:
HEALTH: \$353.56
DENTAL: \$295.56
TOTAL: \$649.12
FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2018 for new Winter Session students are available at utsu.ca/health.

OPTING OUT

- 1 Use the secure online opt-out processing system at utsu.ca/health to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 If you're opting out of the health portion, upload proof of your alternative health coverage (such as a copy of your benefits card or a letter from your parent's or spouse's employer). If you're opting out of the dental portion, you don't need to provide proof of alternative coverage.
- 3 Receive a refund for the amount of the Plan shortly after the Change-of-Coverage Period.

CHANGE-OF-COVERAGE PERIOD

- Fall Session (family enrolments and opt outs):
SEPT. 1 – OCT. 2, 2017
- Winter Session (family enrolments and opt outs for new January academic starts only):
JAN. 1 – 31, 2018

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Submit your claims quickly and securely through your smartphone!

Search **Studentcare mobile** to download the app now.



You can also submit claims at the UTSU Office (12 Hart House Circle) or, if you are a UTM student, the UTMSU Office (3359 Mississauga Rd).

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



\$50 OFF
PER EYE ON STANDARD LASIK*

\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply



WITH COUPON CODE **STUDENTCARE17**:
10% OFF
CONTACT LENSES

25% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



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

Independent vision specialists

30% OFF
PRESCRIPTION EYEGLASSES, UP TO \$75
DISCOUNTS ON EYE EXAMS AND CONTACT LENSES



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, CHIROPRACTORS, AND NATUROPATHS

2017-2018 UNIVERSITY OF TORONTO STUDENTS' UNION HEALTH & DENTAL PLAN



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 University of Toronto Students' Union (UTSU), and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

All full-time undergraduate (including professional faculty) students at the Mississauga and St. George campuses, as well as full-time Toronto School of Theology students, are automatically covered by the UTSU Health & Dental Plan.

Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees.

Find out more at utsu.ca/health.


HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE

\$324.56


Health: \$176.78
Dental: \$147.78

COVERED FOR FALL SESSION STUDENTS



FALL 2017 FEE (Sept. - Dec.)
\$162.28

COVERED FOR WINTER SESSION STUDENTS



WINTER 2018 FEE (Jan. - Aug.)
\$162.28

If you're eligible, the Plan fee for coverage from Sept. 1 - Dec. 31 will be automatically charged with your tuition. If you remain or become eligible in the Winter Session, the Plan fee for coverage from Jan. 1 - Aug. 31 will be automatically charged with your tuition. Visit utsu.ca/health for more details.

WHAT ARE MY GROUP/CERTIFICATE NUMBERS?

- ▶ Health, vision, and dental benefits insured by Desjardins Financial Security Life Assurance Company: **GROUP NUMBER Q1212**
- ▶ Health/vision/dental certificate number: **YOUR STUDENT ID NUMBER**
 - If your ID is 10 digits long, use the 9 digits on the right (drop the first digit):
X 2 3 4 5 6 7 8 9 1
 - If your ID is 9 digits long, use all 9 digits:
1 2 3 4 5 6 7 8 9
- ▶ Travel benefits administered by Blue Cross: **GROUP NUMBER 97180**

HEALTH & DENTAL PLAN BENEFITS

HEALTH - MORE THAN \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS Includes coverage for: - Vaccinations at 80% - Contraceptives up to \$250 per policy year - Diabetic testing agents up to \$1,000 per policy year	UP TO 100%	\$5,000
PSYCHOLOGIST/MASTER OF SOCIAL WORK/CLINICAL COUNSELLOR	NEW! \$125	20 VISITS
REGISTERED MASSAGE THERAPIST Requires a referral from an MD or a nurse practitioner.	\$30	20 VISITS
CHIROPRACTOR Includes one x-ray per policy year.	\$30	20 VISITS
PHYSIOTHERAPIST	\$30	20 VISITS
NATUROPATH	\$30	20 VISITS
ACUPUNCTURIST	\$30	20 VISITS
SPEECH THERAPIST Requires a referral from an MD or a nurse practitioner.	\$30	20 VISITS
PODIATRIST/CHIROPODIST Podiatrist coverage includes one x-ray per policy year.	\$30	20 VISITS
HOMEOPATH	\$30	20 VISITS

PLUS: DIAGNOSTIC SERVICES, TUTORIAL BENEFIT, HOSPITALIZATION, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, AND MORE.

VISION - UP TO \$75



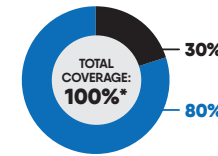
Vision Coverage	Amount Covered	Eligible Every
EYE EXAM	\$75	24 MONTHS

DENTAL - UP TO \$800

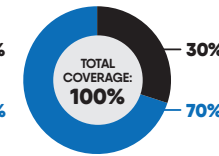


- Insured Portion
- Studentcare Dental Network Savings

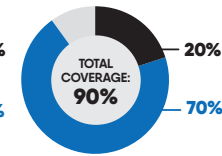
EXAMINATIONS AND X-RAYS



PREVENTIVE SCALING AND POLISHING



PERIODONTICS (GUM TREATMENTS)



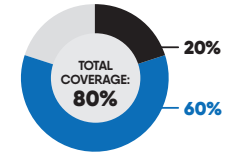
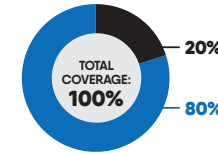
*Total coverage cannot exceed 100%.

BASIC PREVENTIVE SERVICES AND BASIC ORAL SURGERY

Lab tests, extractions, maintenance of removable dentures (cleanings)

BASIC RESTORATIVE SERVICES

Fillings, root canals (endodontics), oral surgery, anesthesia, maintenance of removable dentures (other than cleaning)



TRAVEL - UP TO \$5,000,000



Travel Coverage	Amount Covered	Eligible
TRAVEL HEALTH COVERAGE Visit utsu.ca/health 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?

UTSU.CA/HEALTH

UTSU Office: 12 Hart House Circle, Toronto, ON M5S 3J9
Studentcare (toll-free): 1 866 416-8706