

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%.

CHANGE-OF-COVERAGE PERIOD

- ▶ Fall Session (family enrolments and opt outs): **SEPT. 1 – OCT. 1, 2018**
- ▶ Winter Session (family enrolments and opt outs for new January academic starts only): **JAN. 1 – 31, 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 utsu.ca/health for instructions.



ADD UNLIMITED DEPENDANTS FOR:
HEALTH: \$371.24
DENTAL: \$310.32
TOTAL: \$681.56
FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2019 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). Provincial health care is not considered acceptable alternative coverage. 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.

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.



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-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 **STUDENTCARE18:**
10% OFF
CONTACT LENSES

25% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)

Rexall

10% OFF PRESCRIPTION DRUGS
(MAX \$40)
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

***} PSYVITALITI**

PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, CHIROPRACTORS, AND NATUROPATHS



2018-2019

UNIVERSITY OF TORONTO STUDENTS' UNION HEALTH & DENTAL 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, 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've been charged the Plan fees.

Find out more at utsu.ca/health.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED

ANNUAL FEE

\$340.78

Health: \$185.62
Dental: \$155.16

COVERED FOR FALL SESSION STUDENTS

FALL 2018 FEE (Sept. - Dec.)
\$170.39

COVERED FOR WINTER SESSION STUDENTS

WINTER 2019 FEE (Jan. - Aug.)
\$170.39

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 Insurance: **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 - OVER \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS* Includes coverage for: - Vaccinations at 100%, up to \$200 per policy year - Contraceptives up to \$250 per policy year - Diabetic testing agents up to \$1,000 per policy year	UP TO 90%	\$5,000
PSYCHOLOGIST/MASTER OF SOCIAL WORK/CLINICAL COUNSELLOR	\$125	20 VISITS
REGISTERED MASSAGE THERAPIST Requires a referral from an MD or a nurse practitioner.	\$30	COMBINED MAXIMUM: 20 VISITS
ACUPUNCTURIST	\$30	20 VISITS
CHIROPRACTOR Includes one x-ray per policy year.	\$30	20 VISITS
PHYSIOTHERAPIST	\$30	20 VISITS
NATUROPATH	\$30	COMBINED MAXIMUM: 20 VISITS
HOMEOPATH	\$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

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

*OHIP+ is a new public drug program for Ontario residents that took effect on Jan. 1, 2018. If you are 24 and under and covered by OHIP+, the Ontario government will reimburse your eligible drug claims through your health card—but you can still submit claims for drugs not covered by OHIP+ to your student Plan. If you are over 24 or not covered by OHIP+, submit all eligible drug claims to your student Plan. You must update your status information at www.studentcare.ca/ohipplus to avoid claims payment interruptions.

VISION - UP TO \$150



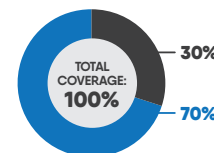
Vision Coverage	Amount Covered	Eligible Every
NEW! EYE EXAMS, EYEGLASSES, AND CONTACT LENSES	\$150	24 MONTHS

DENTAL - UP TO \$800

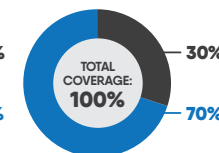


- Insured Portion
- Studentcare Dental Network Savings
Find eligible practitioners at utsu.ca/health.

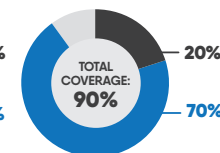
EXAMINATIONS AND X-RAYS



PREVENTIVE SCALING AND POLISHING

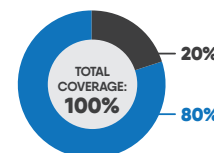


PERIODONTICS (GUM TREATMENTS)



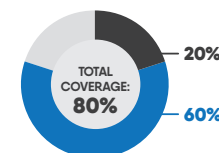
BASIC PREVENTIVE SERVICES AND BASIC ORAL SURGERY

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 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

UTSU.CA/HEALTH

UTSU Office: 12 Hart House Circle, Toronto, ON M5S 3J9
Mon. - Fri. from 9:30 am to 7 pm
Studentcare (toll-free): 1 866 416-8706