

# 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?

- ▶ **1st Term** (enrolments, coverage levels, and opt outs): **Aug. 24 – Sept. 22, 2020**
- ▶ **2nd Term** (enrolments, coverage levels, and opt outs for new students only): **Dec. 22, 2020 – Jan. 22, 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](http://www.studentcare.ca) for instructions.

**+1** Add one dependant for **\$360** for full-year coverage\*

**∞** Add unlimited dependants for **\$720** for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new 2nd Term students are available online.

## COVERAGE OPTIONS & OPTING OUT

- 1 Use the secure online opt-out processing system at [www.studentcare.ca](http://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.
- 2 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  
Opt down to the Basic Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.
- 3 Receive a credit to your student account shortly after the Change-of-Coverage Period.

# HOW DO I CLAIM?

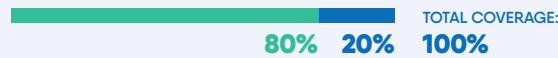
## CLAIMING MADE SIMPLE

- Instructions and claim forms are available at [www.studentcare.ca](http://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.

**image**  
optometry  
**ONLY \$75**  
for select prescription eyeglass models (frames and lenses)  
**\$50**  
eye exams

**clearly**  
With coupon code STUDENT21:  
**10% OFF**  
contact lenses  
**25% OFF**  
eyeglass frames  
(excluding certain brands)\*  
\*Certain conditions apply.

**PSYVITALITI**  
Preferred rates on 50-minute adult therapy or coaching sessions

**Rexall**  
Savings of up to 50% (max \$40) on your out-of-pocket costs\*  
**20% off** select regularly priced Rexall brand non-prescription products\*  
\*Certain conditions apply.

**Victoria Studentcare Vision Network**  
**\$75 OFF**  
select prescription eyeglass models

**and more!**  
Dentists, physiotherapists, massage therapists, and chiropractors

QUESTIONS?  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

LIVE CHAT AND WEB REQUEST FORM AVAILABLE



2020-2021

# YOUR UVSS ENHANCED CARE STUDENT HEALTH & DENTAL PLAN

## Make the most out of it

### Policy/Group Numbers

- ▶ Health, vision, and dental: **3001** (Pacific Blue Cross)
- ▶ Travel: **97180** (Blue Cross)

STUDENTCARE\_INFO-GUIDE\_UVSS\_09/20

# 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' society, the UVSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## WHO'S COVERED?

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

Undergraduate students who are UVSS members registered for at least 3 units of classes in September or January

This includes:

- Co-op students
- Eligible international students

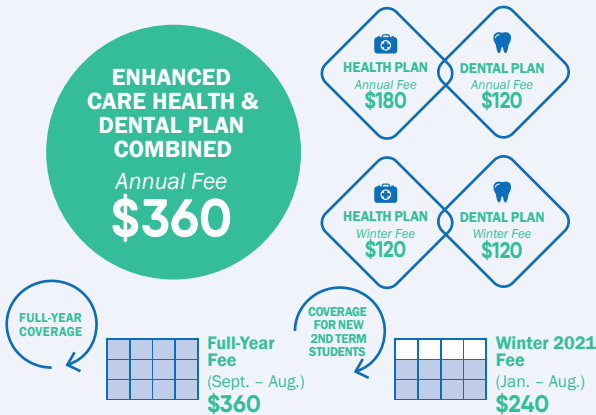
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

### Students who may be eligible to enrol themselves in the Plan:

- Part-time students
- Incoming exchange students
- Year 3 and 4 Island Medical Program students

Find out more at [www.studentcare.ca](http://www.studentcare.ca).

## HOW MUCH DOES IT COST?



### Looking for a different level of coverage?

Opt down to the Basic Care Plan for \$290 or mix and match portions of the Enhanced Care and Basic Care Plans. See [www.studentcare.ca](http://www.studentcare.ca) for details.

*If you're eligible, the Enhanced Care Plan fee for coverage from Sept. 1 - Aug. 31 will be automatically included in your tuition and other fees. New 2nd Term students pay a pro-rated fee for coverage until Aug. 31. Find more details online.*

## WHAT ARE MY POLICY/GROUP NUMBERS?

- Health, vision, and dental: **3001** (insured by Pacific Blue Cross)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

# HEALTH & DENTAL PLAN BENEFITS

## HEALTH OVER \$10,000

HEALTH COVERAGE	Enhanced Care Plan Per Visit / Purchase	Basic Care Plan Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs*</b> Dispensing fee is limited to: - Basic: \$5 per prescription/refill - Enhanced: \$10 per prescription/refill Limited to drugs eligible under the BC Fair PharmaCare Formulary	80%	70%	<b>UNLIMITED</b>
<b>Vaccinations</b> Includes prescription and non-prescription vaccinations	80%	70%	<b>BASIC: \$150 ENHANCED: UNLIMITED</b>
<b>Psychologist</b>	80%	80%	<b>\$700</b>
<b>Massage Therapist</b> Requires a referral from an MD	80%	\$30	<b>BASIC: \$200 PER TYPE OF PRACTITIONER  ENHANCED: \$300 PER TYPE OF PRACTITIONER</b>
<b>Chiropractor</b> Includes one x-ray per policy year	80%	\$30	
<b>Physiotherapist</b>	80%	\$30	
<b>Naturopath</b>	80%	\$30	
<b>Acupuncturist</b>	80%	\$30	
<b>Podiatrist/Chiropodist</b> Includes one x-ray per policy year	80%	\$30	
<b>Speech Therapist</b>	80%	\$30	
<b>Registered Dietitian</b>	80%	\$30	
<b>Athletic Therapist</b>	80%	\$30	

**PLUS:** Diagnostic services, home nurse, tutorial benefit, ambulance, dental accident, medical equipment, tuition insurance, and more

\*Plan members covered by BC MSP must register for BC Fair PharmaCare. Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you're not registered, the UVSS Plan will stop paying your drug claims once you reach the \$500 claims threshold. Register online at <https://my.gov.bc.ca/fpcare/registration/requirements> or, if you're 19 or over and already registered under a family account, call **Health Insurance BC (1-800-663-7100)** to set up an individual account.

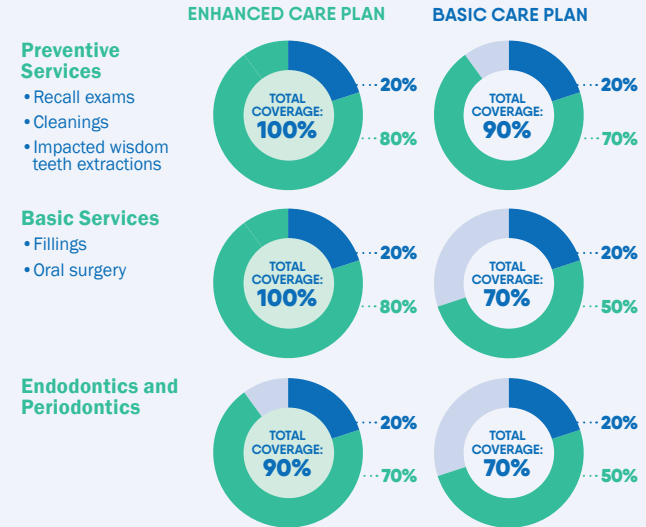
If you're an out-of-province student, or an international student who doesn't meet the Fair PharmaCare eligibility criteria, provide Studentcare with proof of other provincial health care or a study permit in lieu of registration to ensure your drug claims won't be interrupted.

## VISION OVER >> ENHANCED \$350 BASIC \$250

VISION COVERAGE	Enhanced Care Plan Amount Covered	Basic Care Plan Amount Covered	Eligible Every
<b>Eye Exam</b> Must be performed by a licensed optometrist	\$80	\$60	<b>24 MONTHS</b>
<b>Eyeglasses and Contact Lenses</b> Receipts must include the prescribed strength, or provide the detailed prescription.	\$125	\$75	<b>24 MONTHS</b>
<b>Laser Eye Surgery</b>	\$150	\$150	<b>1 POLICY YEAR</b>

## DENTAL UP TO >> ENHANCED \$800 BASIC \$600

● Insured Portion ● Studentcare Dental Network Savings



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

CARE ABROAD	Amount Covered	Eligible
<b>Travel Health Coverage</b> Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.	<b>120 DAYS</b>	<b>PER TRIP</b>
<b>Medical Incident</b> In case of a medical emergency	<b>\$5,000,000</b>	<b>PER LIFETIME</b>
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency	<b>\$1,500</b>	<b>PER TRIP</b>
<b>Trip Interruption</b> In case of a medical emergency	<b>\$5,000</b>	<b>PER TRIP</b>

## QUESTIONS? WWW.STUDENTCARE.CA

**UVSS Info Booth**  
SUB  
Opening hours and more information available at [www.uvss.ca](http://www.uvss.ca).

Check online for updates related to COVID-19.

