

# All you need to know about coverage changes

## What if I'm already covered?

### Reasons to stick with your student Plan:

- Your parent's insurance plan could stop covering you completely if you're a student over 21.
- You can combine plans to maximize your overall coverage—up to 100%.

## When can I change my coverage?

**Fall Semester** (enrolments and opt outs):  
Sept. 1 – 29, 2021

**Winter Semester** (enrolments for new students only):  
Jan. 3 – 27, 2022

## 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 **\$459.00** for full-year coverage\*

**∞** Add unlimited dependants for **\$688.50** for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter Semester students are available online.

## Opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca](http://www.studentcare.ca).
2. Upload proof of your alternative health and 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 an email money transfer or a direct deposit 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](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.
- **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.

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

**VIRTUAL HEALTH CARE**  
Students and eligible dependants covered by the COTRSA Plan can connect with nurses and physicians via a mobile or web app from anywhere in Canada.  
Find out more at [www.dialogue.co/signup-studentcare](http://www.dialogue.co/signup-studentcare)  
Provided by Dialogue

**WELL-BEING RESOURCES: EMPOWER ME**  
A confidential support service available 24/7 to students covered by the COTRSA Plan.  
Visit [www.studentcare.ca](http://www.studentcare.ca) for more info. **1-833-628-5589**  
Powered by Optima Global Health

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

**LIVE CHAT AND WEB REQUEST FORM AVAILABLE**



2021-2022

# Your COTRSA Student Health & Dental Plan

## Make the most out of it

**Policy/Group Numbers**  
Health, vision, and dental: **76605** (Pacific Blue Cross)  
Travel: **97180** (Blue Cross)

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# All you need to know about your Plan

## What is a Health & Dental Plan?

- Extended health and dental coverage that can help fill gaps in provincial health care and other basic health-care programs
- Service provided by your students' association, the COTRSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## Who's covered?

### Students automatically covered by the COTRSA Health & Dental Plan:

- Full-time students (i.e. registered for 9 or more credits) in the Fall Semester in on-campus or alternate delivery programs lasting at least 9 weeks. This includes eligible international students.
- Most English Language Program (ELP) students taking 2 or more courses in the Fall Semester

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
- New Winter Semester students
- ABE students who provide proof of their Fair PharmaCare registration
- Full-time students in alternate delivery courses who live in Canada and who are eligible for and have provincial health-care coverage

Find out more at [www.studentcare.ca](http://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 students who enrol themselves in the Winter Semester pay a pro-rated fee for coverage until Aug. 31. Find more details online.

## What are my Policy/Group Numbers?

Health, vision, and dental:  
**76605** (insured by Pacific Blue Cross)

Travel:  
**97180** (administered by Blue Cross Life Insurance Company of Canada)

# Health & Dental Plan benefits

## Health Over \$10,000

	Per Visit/ Purchase	Per Policy Year
<b>Prescription Drugs*</b>	90%	∞
<b>Vaccinations</b>	90%	See website for details.
<b>Psychologist</b> Covers reasonable and customary fees	100%	\$500
<b>Massage Therapist</b> Requires a referral from an MD	\$25	\$300
<b>Chiropractor</b> Includes one x-ray per policy year	\$25	\$300
<b>Physiotherapist</b>	\$25	\$300
<b>Naturopath</b>	\$25	\$300
<b>Osteopath</b> Includes one x-ray per policy year	\$25	\$300
<b>Registered Dietitian</b> Requires a referral from an MD	\$25	\$300
<b>Podiatrist/Chiropodist</b> Includes one x-ray per policy year	\$25	\$300
<b>Speech Therapist</b>	\$25	\$300
<b>Athletic Therapist</b>	\$25	\$300

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

\*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at [www.studentcare.ca](http://www.studentcare.ca).

## Vision Up to \$300

	Amount Covered	Eligible Every
<b>Eye Exam</b>	\$50	2 policy years
<b>Eyeglasses and Contact Lenses</b>	\$100	24 months
<b>Laser Eye Surgery</b>	\$150	1 policy year

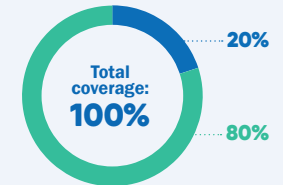
Check online for updates related to COVID-19.

## Dental Up to \$750

- Insured portion
- Studentcare Dental Network savings

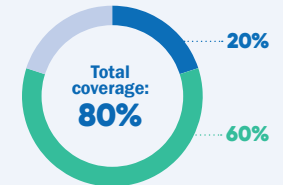
### Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



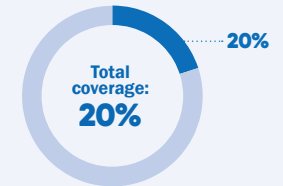
### Basic Services

- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)



### Major Restorative

- Crowns
- Bridges
- Posts



## Travel Up to \$5,000,000

	Amount Covered	Eligible
<b>Care Abroad</b> Includes coverage for the duration of a student exchange/internship	120 days	per trip
<b>Medical Incident</b> In case of a medical emergency Includes eligible COVID-19 medical expenses	\$5,000,000	per lifetime
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	\$3,000	per trip
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	\$7,500	per trip

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

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