

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! Your student Plan's travel coverage alone is a great deal.
- 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 www.studentcare.ca for instructions.



ADD ONE DEPENDANT FOR \$286.00 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$572.00 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2017 (for new Winter semester students) and from May 1 – Aug. 31, 2017 (for new Spring semester students) are available at www.studentcare.ca.

OPTING OUT

- 1 Use the secure online opt-out processing system at 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).
- 3 Receive a cheque for the amount of the Plan shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall semester (enrolments and opt outs): **SEPT. 1 – 30, 2016**
- ▶ Winter semester (enrolments and opt outs for new students only): **JAN. 4 – 27, 2017**
- ▶ Spring semester (enrolments and opt outs for new students only): **MAY 1 – 19, 2017**

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Five Easy Steps:

- 1 **CREATE A PROFILE.**
- 2 **TAKE A PICTURE OF YOUR RECEIPT WITH YOUR DEVICE.**
- 3 **SEND IT TO YOUR INSURER VIA THE APPLICATION.**
- 4 **WAIT FOR YOUR CLAIM TO BE QUICKLY PROCESSED.**
- 5 **RECEIVE A REFUND BY DIRECT DEPOSIT.**



Search **studentcare mobile** to download now!

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

LASIK MD
VISION

\$50 OFF
PER EYE ON STANDARD LASIK

\$100 OFF
PER EYE ON ADVANCED CUSTOM WAVEFRONT

clearly

WITH COUPON CODE **STUDENTCARE16**:
10% OFF
CONTACT LENSES

NEW! 20% 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 specialists

30% OFF
PRESCRIPTION EYEGLASSES, UP TO \$75

DISCOUNTS ON EYE EXAMS AND CONTACT LENSES

PSYVITALITI

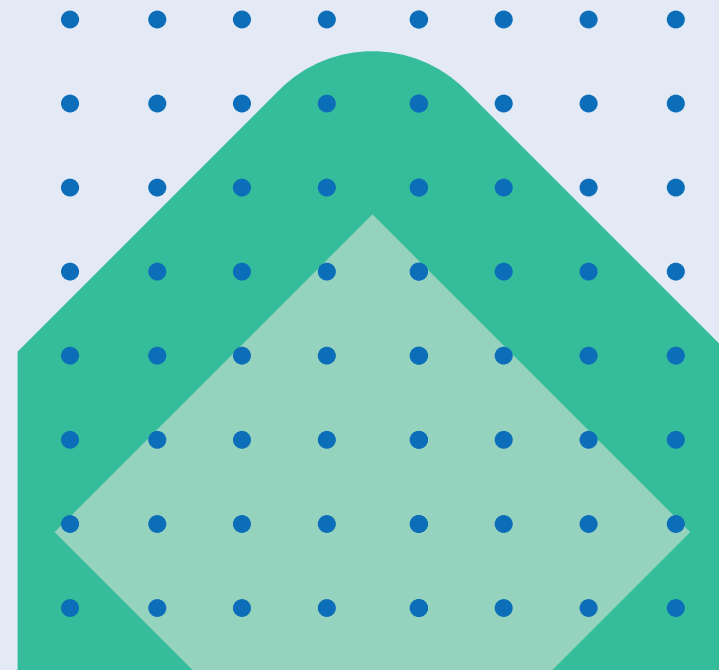
PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, CHIROPRACTORS, AND NATUROPATHS

2016-2017

YOUR CSI STUDENT HEALTH & DENTAL PLAN



Enjoy it while it lasts

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 student association, the CSI, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Full-time Fall, Winter, and Spring semester domestic students are automatically covered by the CSI Health & Dental Plan.

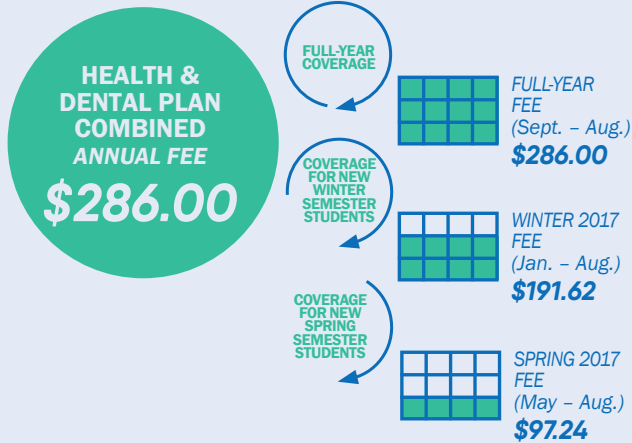
Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees.

The following students may be eligible to enrol themselves in the Plan:

- Part-time students
- International students beginning in the Fall semester

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 semester students pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT IS MY GROUP NUMBER?

- ▶ **NEW!** Health, vision, and dental benefits insured by Sun Life Assurance Company of Canada: **GROUP NUMBER 17895**
- ▶ **NEW!** 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 AND VACCINATIONS Covers the dispensing fee up to \$8. Covers NuvaRing at 80%, up to \$144 per policy year.	NEW! 80%	\$2,000
PSYCHOLOGIST/SOCIAL WORKER Requires a referral from an MD.	70%	\$300
REGISTERED MASSAGE THERAPIST	70%	\$500
CHIROPRACTOR Includes one x-ray per policy year.	70%	\$500
PHYSIOTHERAPIST Requires a referral from an MD.	70%	\$500
NATUROPATH	70%	\$500
SPEECH THERAPIST Requires a referral from an MD.	70%	\$300

PLUS: DIAGNOSTIC SERVICES, AMBULANCE, MEDICAL EQUIPMENT, ORTHOPAEDICS, AND MORE.

VISION - OVER \$120



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist or ophthalmologist. Reimbursement is based on reasonable and customary fees.	1	24 MONTHS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$120	24 MONTHS

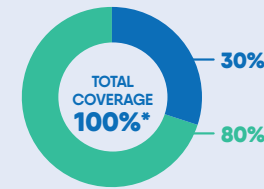
DENTAL - UP TO \$750



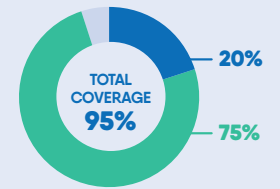
● Insured Portion ● Studentcare Dental Network Savings

PREVENTIVE SERVICES

- Recall exams
- Cleanings



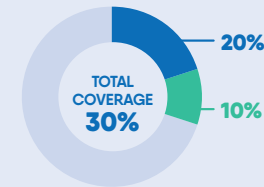
FILLINGS AND EXTRACTIONS



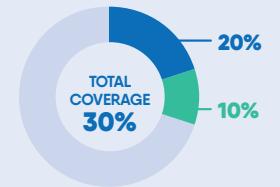
*Total coverage cannot exceed 100%.

MAJOR RESTORATIVE

- Crowns
- Bridges
- Dentures



ENDODONTICS AND PERIODONTICS



NEW! TRAVEL - UP TO \$5,000,000



Travel Coverage	Amount Covered	Eligible
TRAVEL HEALTH COVERAGE Visit 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 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

Visit studentcare.ca for complete details.

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 866 358-4439

Wellness Office: RC 173, Doon Campus