

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?

- ▶ **Fall Term** (enrolments and opt outs):
Sept. 9 – 30, 2020
- ▶ **Winter Term** (enrolments for new students only):
Jan. 6 – 31, 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 for instructions.

+1 Add one dependant for **\$370.00** for full-year coverage*

∞ Add unlimited dependants for **\$580.00** for full-year coverage*

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

OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 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.
- 3 Receive a credit shortly after the Change-of-Coverage Period.

THE EASE OF CLAIMING AT YOUR FINGERTIPS

Search **Studentcare mobile** on the **App Store** or **Google Play**, and use the app to:

- ▶ Submit your claims quickly and securely on your smartphone
- ▶ Access your Pay-Direct Card for immediate processing of prescription drug claims



Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

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



\$50 OFF per eye on Standard LASIK*

\$100 OFF per eye on Custom LASIK*

*Certain conditions apply.



With coupon code **STUDENT21**:

10% OFF contact lenses

25% OFF eyeglass frames (excluding certain brands)*

*Certain conditions apply.



10% off prescription drugs (max \$40)*

20% off select regularly priced Rexall brand non-prescription products*

*Certain conditions apply.

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, chiropractors, naturopaths, and massage therapists

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to eligible Carleton undergraduate students.

Visit www.studentcare.ca for more info. **1-833-628-5589**

Powered by Optima Global Health

QUESTIONS?
WWW.STUDENTCARE.CA



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



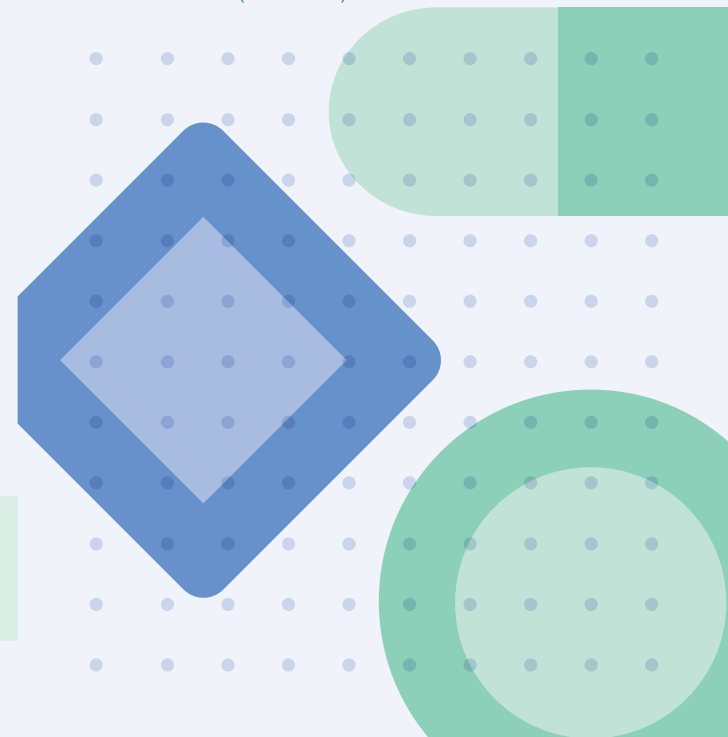
2020-2021

YOUR CUSA STUDENT HEALTH & DENTAL PLAN

Enjoy it while it lasts

Group Numbers

- ▶ Health, vision, and dental: **Q1107** (Desjardins)
- ▶ Travel: **97180** (Blue Cross)



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

WHO'S COVERED?

Students automatically covered by the CUSA Health & Dental Plan:

Carleton undergraduate students taking at least 4 courses in the Fall Term

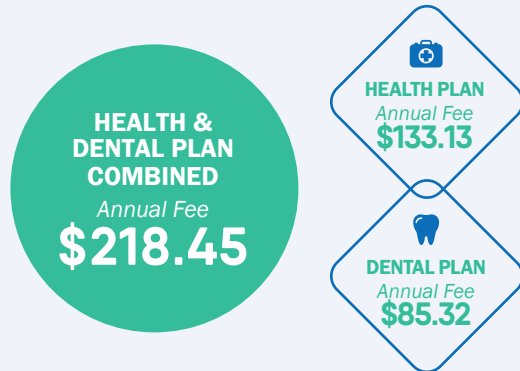
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

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

- Students taking fewer than 4 courses in the Fall Term
- New Winter Term students

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See www.studentcare.ca for updates and further details.

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 Term pay a pro-rated fee for coverage until Aug. 31. Find more details online.

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **Q1107** (insured by Desjardins Insurance)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
Prescription Drugs* and Vaccinations Covers the dispensing fee up to \$5 per prescription, refill, or vaccination	UP TO 80%	\$5,000
Physician In case of accident only		COMBINED MAXIMUM OF \$1,000 PER ACCIDENT
Surgeon In case of accident only		
Psychologist/ Clinical Counsellor/ Master of Social Work	\$75	\$300
Physiotherapist	\$25	COMBINED MAXIMUM OF \$300 PER POLICY YEAR
Athletic Therapist	\$25	
Chiropractor Must be prescribed by a physician	\$15	COMBINED MAXIMUM OF \$300 PER POLICY YEAR
Massage Therapist Must be prescribed by a physician	\$15	
Naturopath Must be prescribed by a physician	\$15	
Speech Therapist Must be prescribed by a physician	\$15	

PLUS (Accident only): tutorial benefit, ambulance, and dental accident

*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See www.studentcare.ca for details.

VISION UP TO \$150

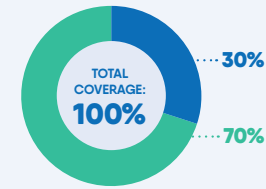
VISION COVERAGE	Amount Covered	Eligible Every
Eye Exam, Eyeglasses, and Contact Lenses The eye exam must be performed by a licensed optometrist. Receipts for eyeglasses or contact lenses must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS

DENTAL UP TO \$600

● Insured Portion ● Studentcare Dental Network Savings

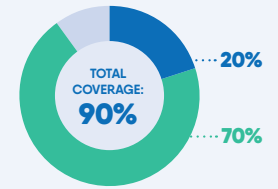
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



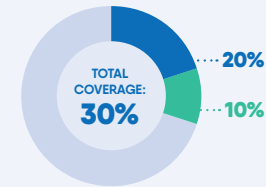
Basic Services

- Fillings



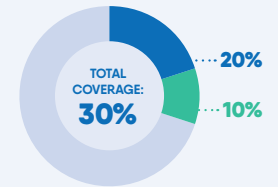
Basic Services

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



Major Restorative

- Crowns
- Bridges
- Posts



TRAVEL UP TO \$5,000,000

CARE ABROAD	Amount Covered	Eligible
Travel Health Coverage Visit www.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 NEW! Includes eligible COVID-19 medical expenses	\$5,000,000	PER LIFETIME
Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	NEW! \$3,000	PER TRIP
Trip Interruption In case of a medical emergency or an eligible Travel Advisory	NEW! \$7,500	PER TRIP

QUESTIONS?
WWW.STUDENTCARE.CA

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