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. 3 - 24, 2021

Spring Semester (enrolments for new students only): Jan. 3 - 31, 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 for instructions.



Add one dependant for

for full-year coverage*



Add unlimited dependants for

\$611.00

for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 - Aug. 31, 2022 for new Spring Semester 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 refund 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.
- · 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 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:

80%

20%

Vision Network

eyeglass models

clearly

10% off

25% off

contact lenses

eyeglass frames

\$75 off select prescription

\$60 eye exams

Vancouver Studentcare

2021-2022

Your **LSU** Dental Plan

Policy/Group Numbers



Student Health &

Langara Students' Union

ting For Students' Rights Since 1969

Enjoy it while it lasts

Health, vision, and dental: 2953 (Pacific Blue Cross) Travel: 97180 (Blue Cross)





regardless of the health-care

coverage: 100%

Exclusive savings from Network Partners



Only \$69 for select prescription eyeglass models (frames and lenses)

\$50

LASIK MD

\$50 off

per eye on Standard LASIK*

\$100 off

per eye on Custom LASIK*



Preferred rates on 50-minute adult therapy or coaching sessions

Rexall

Savings of up to 100% (max \$40) on your out-of-pocket costs*

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

and more!

Dentists, physiotherapists. and chiropractors

VIRTUAL HEALTH CARE

(excluding certain brands)*

With coupon code STUDENT21:

Students and their eligible dependants covered by the LSU Health and/or Dental 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 Provided by **Dialogue**

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to students covered by the LSU Health Plan.

Visit www.studentcare.ca for more info. 1-833-628-5589 ed by Optima Global Health



QUESTIONS? WWW.STUDENTCARE.CA

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

Who's covered?

Students automatically covered by the LSU Health & Dental Plan:

Most full-time and part-time students registered in the Fall Semester who are LSU members

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

Some students, such as sponsored students, may be eligible to enrol themselves in the Plan. 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 students who enrol themselves in the Spring Semester pay other fees for coverage until Aug. 31. Find more details online.

What are my Policy/Group Numbers?

Health, vision, and dental: 2953 (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 |
|--|------------------------|--------------------|
| Prescription Drugs* | 90% | ∞ |
| Vaccinations | 90% | \$150 |
| Psychologist | 100% | \$500 |
| Massage Therapist Requires a referral from an MD | \$50 | \$400 |
| Chiropractor Includes one x-ray per policy year | \$50 | \$400 |
| Physiotherapist | \$50 | \$400 |
| Naturopath | \$50 | \$400 |
| Osteopath Includes one x-ray per policy year | \$50 | \$400 |
| Podiatrist/Chiropodist Includes one x-ray per policy year | \$50 | \$400 |
| Speech Therapist | \$50 | \$400 |
| Athletic Therapist | \$50 | \$400 |
| Registered Dietitian Requires a referral from an MD | \$50 | \$400 |

PLUS: Diagnostic services, home nurse, tutorial benefit, ambulance, 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.

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Vision Up to \$300

| | Amount Covered | Eligible Every |
|-------------------------------|-------------------|-------------------|
| Eye Exam | \$50 | 24 months |
| Eyeglasses and Contact Lenses | \$100 | 24 months |
| Laser Eye Surgery | \$150 | 12 months |



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 |
|--|-------------------|-----------------|
| Care Abroad Includes coverage for the duration of a student exchange/internship | 120 days | per trip |
| Medical Incident In case of a medical emergency 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 | \$3,000 | per trip |
| Trip Interruption In case of a medical emergency or an eligible Travel Advisory | \$7,500 | per trip |

QUESTIONS? WWW.STUDENTCARE.CA

