

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 Semester (enrolments and opt outs): **SEPT. 3 – 24, 2019**
- ▶ Winter Semester (enrolments and opt outs for new students only): **JAN. 3 – 24, 2020**

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.

+1 ADD ONE DEPENDANT FOR **\$369.29** FOR FULL-YEAR COVERAGE*

∞ ADD UNLIMITED DEPENDANTS FOR **\$738.58** FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2020 for new Winter Semester students are available online.

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). Provincial health care is not considered acceptable alternative coverage.
- 3 Receive a credit to your student account 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



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

Northern BC Studentcare Vision Network

30% OFF
PRESCRIPTION EYEGLASSES,
UP TO \$75

\$60
EYE EXAMS*

UP TO
25% OFF
CONTACT LENSES

*Certain conditions apply.

LASIK MD
VISION

\$50 OFF
PER EYE ON STANDARD LASIK*

\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply.

Rexall

SAVINGS OF UP TO 50% (MAX \$40)
ON YOUR OUT-OF-POCKET COSTS

20% OFF SELECT REGULARLY PRICED
REXALL BRAND NON-PRESCRIPTION
PRODUCTS

PSYVITALITĪ

PREFERRED RATES ON
50-MINUTE ADULT THERAPY
OR COACHING SESSIONS

clearly

WITH COUPON CODE **STUDENTCARE19**:

10% OFF
CONTACT LENSES

25% OFF
EYEGLASS FRAMES
(EXCLUDING CERTAIN BRANDS)

and more!
DENTISTS, PHYSIOTHERAPISTS,
AND CHIROPRACTORS

QUESTIONS?
WWW.STUDENTCARE.CA
1-866-358-4431



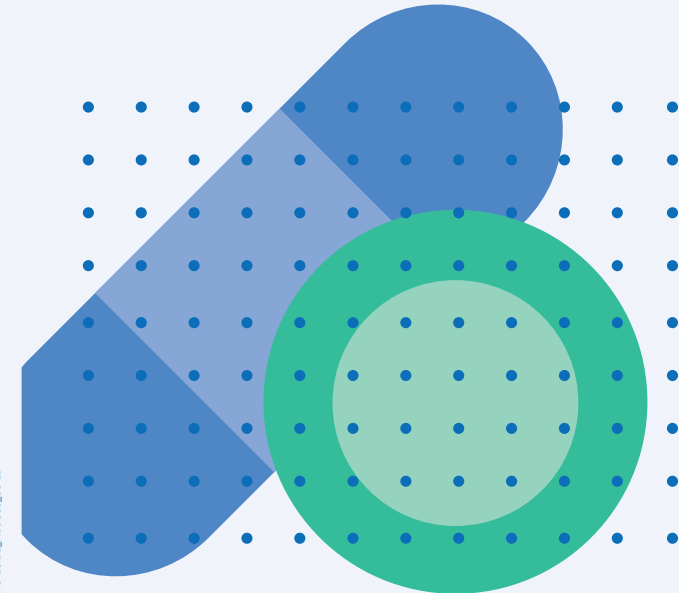
Northern British Columbia
Graduate Students' Society

2019-2020

YOUR NBCGSS STUDENT HEALTH & DENTAL PLAN

Group Numbers

- ▶ Health, vision, and dental: **Q1200** (Desjardins)
- ▶ Travel: **97180** (Blue Cross)



Enjoy it while it lasts

STUDENTCARE_INFO-GUIDE_NBCGSS_09-19

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 graduate students' society, the NBCGSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the NBCGSS Health & Dental Plan: NBCGSS members paying NBCGSS fees

This includes:

- Full-time and part-time students
- Students enrolled in Internet-based courses
- 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:

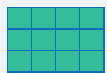
- Regional campus graduate students
- Graduate students at UNBC who register after Nov. 29

Find out more at www.studentcare.ca.

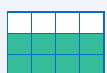
HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE

\$369.29



FULL-YEAR FEE (Sept. - Aug.) **\$369.29**



WINTER 2020 FEE (Jan. - Aug.) **\$246.10**

If you're eligible, the Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Winter Semester students) will be automatically included in your tuition and other fees. New Winter Semester students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **Q1200** (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*	UP TO 80%	\$5,000
NON-PRESCRIPTION VACCINATIONS	80%	\$150
PRESCRIPTION VACCINATIONS	80%	∞
PSYCHOLOGIST	\$20	\$400
MASSAGE THERAPIST Requires a referral from an MD	\$20	\$400
CHIROPRACTOR Includes one x-ray per policy year	\$20	\$400
PHYSIOTHERAPIST	\$20	\$400
NATUROPATH	\$20	\$400
OSTEOPATH Includes one x-ray per policy year	\$20	\$400
REGISTERED DIETITIAN Requires a referral from an MD	\$20	\$400
PODIATRIST/CHIROPODIST Includes one x-ray per policy year	\$20	\$400
SPEECH THERAPIST	\$20	\$400
ATHLETIC THERAPIST	\$20	\$400

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, 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 NBCGSS Plan will stop paying your drug claims once you reach the \$200 claims threshold. Register online at www.gov.bc.ca/MSP/applyforhealthcare 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 UP TO \$350

Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist	\$50	2 POLICY YEARS
EYEGASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

DENTAL UP TO \$750

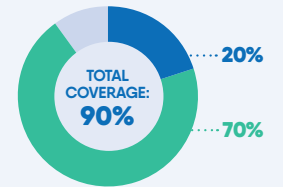
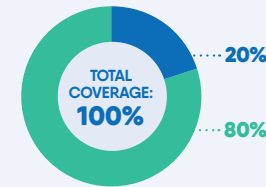
- Insured Portion
- Studentcare Dental Network Savings

PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions

BASIC SERVICES

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

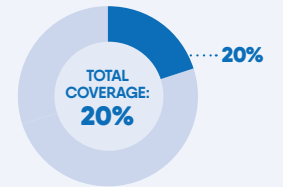
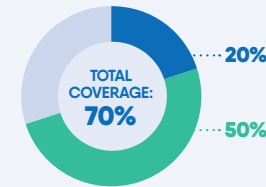


BASIC SERVICES

- Oral surgery

MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



TRAVEL UP TO \$5,000,000

Travel Coverage	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	\$5,000,000	PER LIFETIME
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

QUESTIONS?
WWW.STUDENTCARE.CA
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