# 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. 7 - 28, 2021

Winter semester (enrolments and opt outs 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 \$488.98 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.
- 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



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 vou choose.



#### **Studentcare Networks**

By consulting a Network member, you'll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:

70%

20%

Total coverage: 90%

### **Exclusive savings from Network Partners**



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

# \$50

eye exams

# clearly

With coupon code STUDENT21:

#### 10% off contact lenses

#### 25% off

eyeglass frames (excluding certain brands)\* \*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\*

\*Certain conditions apply.



Preferred rates on 50-minute adult therapy or coaching sessions

**QUESTIONS?** WWW.STUDENTCARE.CA

## LASIK MD

# \$50 off

per eye on Standard LASIK\*

#### \$100 off

per eye on Custom LASIK\* \*Certain conditions apply.

#### VIRTUAL HEALTH CARE

Most full-time students who are SUS members and who begin their studies in the Fall or Winter semester 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 SUS Plan.

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

#### and more!

Dentists, physiotherapists, and chiropractors







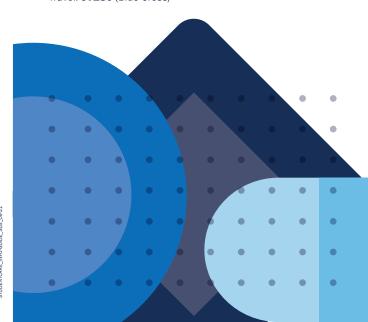
2021-2022

# Your **SUS** Student Health & **Dental Plan**

#### Make the most out of it

#### **Group Numbers**

Health, vision, and dental: **Q1110** (Desjardins) Travel: 97180 (Blue Cross)



# 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 Student Union Society (SUS), and administered by Studentcare, the leading provider of student health and dental plans in Canada

#### Who's covered?

#### UFV students automatically covered by the SUS Health & Dental Plan:

Most full-time students\* who are Student Union Society (SUS) members and who begin their studies in the Fall or Winter semester

This includes:

- TASK students
- Graduate students registered for at least 6 credits

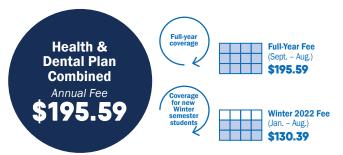
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees (code SHDF on your tuition statement).

Part-time students may be eligible to enrol themselves in the Plan.

\*Students who identify as having a disability are recognized by the university as full-time students at 6 credits and are eligible to enrol themselves in the Plan at the full-time student rate.

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 (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:

**Q1110** (insured by Desiardins Insurance)

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*	Up to 80%	∞	
Vaccinations		See www.studentcare.ca for coverage details.	
Psychologist/Registered Clinical Counsellor/Social Worker	80%	\$500	
Massage Therapist Requires a referral from an MD	\$40	\$400	
Chiropractor Includes one x-ray per policy year	\$40	\$400	
Physiotherapist	\$40	\$400	
Naturopath	\$40	\$400	
Osteopath Includes one x-ray per policy year	\$40	\$400	
Registered Dietitian Requires a referral from an MD	\$40	\$400	
Podiatrist/Chiropodist Includes one x-ray per policy year	\$40	\$400	
Speech Therapist	\$40	\$400	
Athletic Therapist	\$40	\$400	

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

# Vision Up to \$300

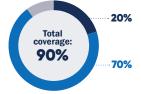
	Amount Covered	Eligible Every
Eye Exam	\$50	2 policy years
Eyeglasses and Contact Lenses	\$100	24 months
Laser Eye Surgery	\$150	1 policy year



Insured portion
 Studentcare Dental Network savings

#### **Preventive Services**

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



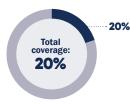
#### **Basic Services**

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



#### **Major Restorative**

- Crowns
- Bridges
- Posts





	Amount Covered	Eligible
Care Abroad Includes coverage for the duration of a student exchange/internship	<b>12</b> 0 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



