

## 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](http://www.studentcare.ca) for instructions.

**+1**  
**ADD ONE DEPENDANT FOR \$397.32 FOR FULL-YEAR COVERAGE\***

**∞**  
**ADD UNLIMITED DEPENDANTS FOR \$662.20 FOR FULL-YEAR COVERAGE\***

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2017 for new Term 2 students are available at [www.studentcare.ca](http://www.studentcare.ca).

### OPTING OUT

- 1 Use the secure online opt-out processing system at [www.studentcare.ca](http://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).
- 3 Look for the fee to be reversed from your student account shortly after the Change-of-Coverage Period.

### WHEN CAN I CHANGE MY COVERAGE?

▶ Term 1 (enrolments and opt outs):  
**SEPT. 6 – 27, 2016**

▶ Term 2 (enrolments and opt outs for new students only):  
**JAN. 4 – 25, 2017**

## HOW DO I CLAIM?

### CLAIMING MADE SIMPLE

- Instructions and claim forms are available at [www.studentcare.ca](http://www.studentcare.ca).
- After your first claim has been processed, you'll be eligible for direct deposit. Going forward, you'll also be able to check your claim's status online.

**DID YOU KNOW?** Your Plan can cover you almost anywhere in the world! Find more details online.

WHAT ARE YOU WAITING FOR?

MAKE THE MOST OUT OF IT!

### 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)

and more!

**DENTISTS, PHYSIOTHERAPISTS,  
MASSAGE THERAPISTS,  
AND CHIROPRACTORS**

Kelowna  
**Studentcare**  
Vision Network

**\$75 OFF**  
SELECT PRESCRIPTION  
EYEGLASS MODELS

**PSYVITALITI**

**PREFERRED RATES ON  
50-MINUTE ADULT THERAPY  
OR COACHING SESSIONS**

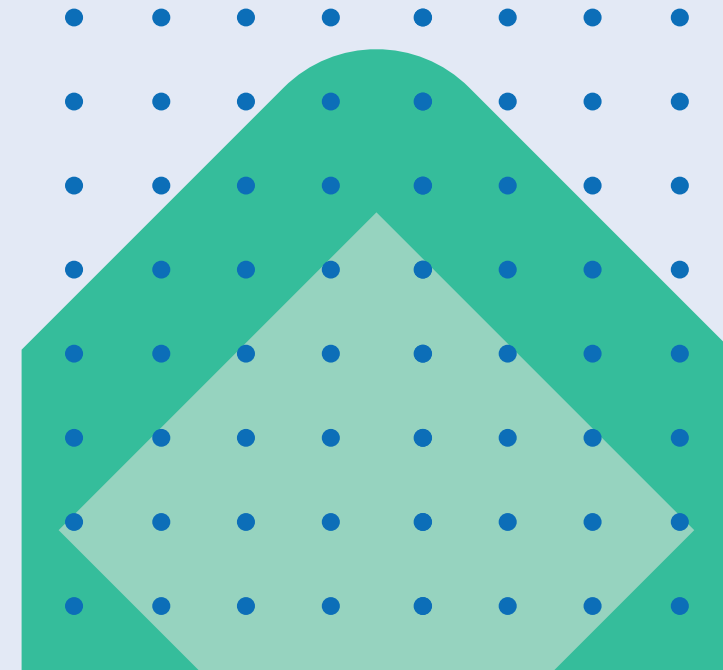
**Rexall** **NEW!**

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

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

2016-2017

## YOUR UBCSUO 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 students' union, the UBCSUO, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## WHO'S COVERED?

Students in good standing with the University, who are members of the UBCSUO, and who are taking at least one course per term are automatically enrolled in the UBCSUO Health & Dental Plan.


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


Students who aren't automatically covered may be eligible to enrol themselves in the Plan. Find out more at [www.studentcare.ca](http://www.studentcare.ca).


## HOW MUCH DOES IT COST?


HEALTH & DENTAL PLAN COMBINED ANNUAL FEE PER STUDENT

\$264.88

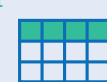
  
**HEALTH PLAN FALL FEE**  
**\$61.23**

  
**DENTAL PLAN FALL FEE**  
**\$71.21**

  
**HEALTH PLAN WINTER FEE**  
**\$61.23**

  
**DENTAL PLAN WINTER FEE**  
**\$71.21**

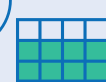
COVERAGE FOR TERM 1 STUDENTS



FALL 2016 FEE (Sept. - Dec.)

\$132.44

COVERAGE FOR TERM 2 STUDENTS



WINTER 2017 FEE (Jan. - Aug.)

\$132.44

If you're eligible, the Plan fee for coverage from Sept. 1 - Dec. 31 and from Jan. 1 - Aug. 31 (if you're still an eligible student in Term 2) will be automatically included in your tuition and other fees. New Term 2 students pay a pro-rated fee for coverage until Aug. 31. Visit [www.studentcare.ca](http://www.studentcare.ca) for more details.

## WHAT IS MY POLICY/GROUP NUMBER?

- ▶ Health, vision, and dental benefits insured by Pacific Blue Cross: **POLICY NUMBER 77583**
- ▶ 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
<b>PRESCRIPTION DRUGS*</b> The dispensing fee is limited to \$3 per prescription, refill, or vaccination.	<b>80%</b>	
<b>VACCINATIONS</b>	<b>80%</b>	<b>\$150</b>
<b>PSYCHOLOGIST</b>	<b>80%</b>	<b>\$600</b>
<b>MASSAGE THERAPIST</b> Requires a referral from an MD.	<b>\$35</b>	<b>\$350</b>
<b>CHIROPRACTOR</b> Includes one x-ray per policy year.	<b>\$35</b>	<b>\$350</b>
<b>PHYSIOTHERAPIST</b>	<b>NEW! \$45</b>	<b>NEW! \$500</b>
<b>NATUROPATH</b>	<b>\$35</b>	<b>\$350</b>
<b>OSTEOPATH</b> Includes one x-ray per policy year.	<b>\$35</b>	<b>\$350</b>
<b>PODIATRIST/CHIROPODIST</b> Includes one x-ray per policy year.	<b>\$35</b>	<b>\$350</b>
<b>SPEECH THERAPIST</b>	<b>\$35</b>	<b>\$350</b>

**PLUS: DIAGNOSTIC SERVICES, HOME NURSE, TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, AND MORE.**

\*Register for Fair PharmaCare to maximize your overall drug coverage, have the appropriate deductible assigned to you, and avoid an interruption in claims processing once you reach the \$200 threshold. To register, please call **1 800 663-7100**.

## VISION - UP TO \$325

Vision Coverage	Amount Covered	Eligible Every
<b>EYE EXAM</b> Must be performed by a licensed optometrist.	<b>\$75</b>	<b>2 POLICY YEARS</b>
<b>EYEGLASSES AND CONTACT LENSES</b> Receipts must include the prescribed strength, or provide the detailed prescription.	<b>\$100</b>	<b>24 MONTHS</b>
<b>LASER EYE SURGERY</b>	<b>\$150</b>	<b>1 POLICY YEAR</b>

## DENTAL - UP TO \$800

- Insured Portion
- Studentcare Dental Network Savings

### PREVENTIVE SERVICES/EXTRACTIONS

Recall exams, cleanings, extraction of impacted teeth

**TOTAL COVERAGE 100%**

### FILLINGS

**TOTAL COVERAGE 90%**

### BASIC SERVICES

Endodontics (root canals), periodontics (gum treatments)

**TOTAL COVERAGE 60%**

### MAJOR RESTORATIVE

Crowns, bridges, posts

**TOTAL COVERAGE 20%**

## TRAVEL - UP TO \$5,000,000

Travel Coverage	Amount Covered	Eligible
<b>TRAVEL HEALTH COVERAGE</b> Visit <a href="http://studentcare.ca">studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.	<b>120 DAYS</b>	<b>PER TRIP</b>
<b>MEDICAL INCIDENT</b> In case of a medical emergency.	<b>\$5,000,000</b>	<b>PER INCIDENT</b>
<b>TRIP CANCELLATION</b> Pre-paid, non-refundable trip expenses in case of a medical emergency.	<b>\$1,500</b>	<b>PER TRIP</b>
<b>TRIP INTERRUPTION</b> In case of a medical emergency.	<b>\$5,000</b>	<b>PER TRIP</b>

QUESTIONS?

**STUDENTCARE.CA**  
**TOLL-FREE: 1 877 795-4427**