

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?

- ▶ **Term 1** (enrolments and opt outs):
Sept. 8 – 29, 2020
- ▶ **Term 2** (enrolments and opt outs for new students only):
Jan. 4 – 25, 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
\$284.58
for full-year coverage*

∞ Add unlimited dependants for
\$569.16
for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Term 2 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 Look for the fee to be reversed from your student account shortly after the Change-of-Coverage Period.

HOW DO I CLAIM?

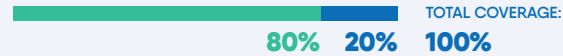
CLAIMING MADE SIMPLE

- 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 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

LASIK MD
VISION

\$50 OFF
per eye on Standard LASIK*

\$100 OFF
per eye on Custom LASIK*

*Certain conditions apply.

clearly

With coupon code **STUDENT21**:
10% OFF
contact lenses

25% OFF
eyeglass frames
(excluding certain brands)*

*Certain conditions apply.

PSYVITALITI

Preferred rates on
50-minute adult therapy
or coaching sessions

and more!

Dentists, physiotherapists, and chiropractors

image
optometry

ONLY \$75
for select prescription eyeglass
models (frames and lenses)

\$50
eye exams

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.

**Kelowna Studentcare
Vision Network**

\$70
eye exams

Discounts on select prescription
eyeglass models



2020-2021

YOUR SUO STUDENT HEALTH & DENTAL PLAN

Enjoy it while it lasts

Policy/Group Numbers

- ▶ Health, vision, and dental: **77583** (Pacific Blue Cross)
- ▶ Travel: **97180** (Blue Cross)

QUESTIONS?
WWW.STUDENTCARE.CA



LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE

STUDENTCARE_INFO-GUIDE_SUD_09-20

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 SUO, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the SUO Health & Dental Plan:

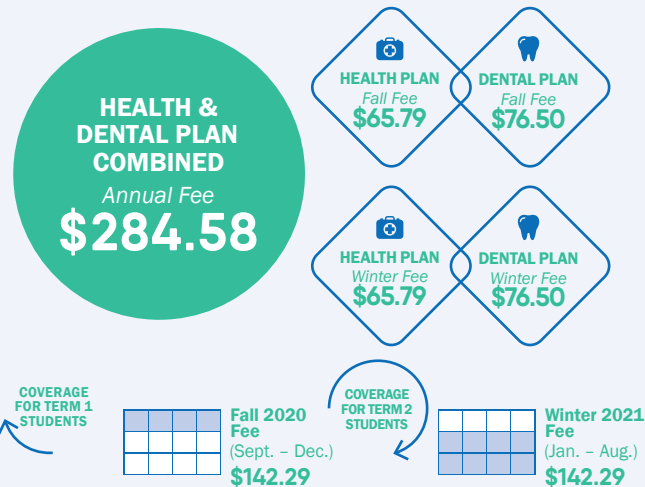
Undergraduate and graduate students in good standing with the University, who are SUO members, and who are taking at least one course per term

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

Some 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 - 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. Find more details online.

WHAT ARE MY POLICY/GROUP NUMBERS?

- Health, vision, and dental: **77583** (insured by Pacific Blue Cross)
- 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* The dispensing fee is limited to \$3 per prescription, refill, or vaccination.	80%	∞
Vaccinations	80%	\$150
Psychologist	80%	\$600
Massage Therapist Requires a referral from an MD	\$35	\$350
Chiropractor Includes one x-ray per policy year	\$35	\$350
Physiotherapist	\$45	\$500
Naturopath	\$35	\$350
Osteopath Includes one x-ray per policy year	\$35	\$350
Podiatrist/Chiropodist Includes one x-ray per policy year	\$35	\$350
Speech Therapist	\$35	\$350

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. Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you're not registered, the SUO Plan will stop paying your drug claims once you reach the \$250 claims threshold. Register online at <https://my.gov.bc.ca/fpcare/registration/requirements> 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 OVER \$350

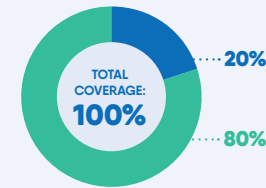
VISION COVERAGE	Amount Covered	Eligible Every
Eye Exam Must be performed by a licensed optometrist	80% UP TO \$75	2 POLICY YEARS
Eyeglasses and Contact Lenses Receipts must include the prescribed strength, or provide the detailed prescription.	NEW! 80% UP TO \$150	24 MONTHS
Laser Eye Surgery	80% UP TO \$150	1 POLICY YEAR

DENTAL UP TO \$800

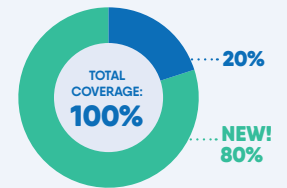
● Insured Portion ● Studentcare Dental Network Savings

Preventive Services/Extractions

Recall exams, cleanings, impacted wisdom teeth extractions

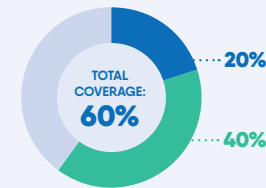


Fillings



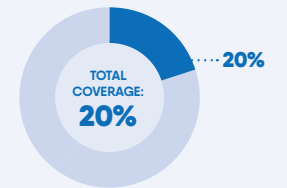
Basic Services

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	\$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

Check online for updates related to COVID-19.

LIVE CHAT AND WEB REQUEST FORM AVAILABLE