

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 Term (enrolments, coverage levels, and opt outs): **AUG. 22 – SEPT. 19, 2019**
- ▶ Winter Term (enrolments, coverage levels, and opt outs for new students only): **DEC. 24, 2019 – JAN. 21, 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.

 **ADD UNLIMITED DEPENDANTS FOR \$517.50 FOR FULL-YEAR COVERAGE***

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

COVERAGE OPTIONS & OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage, mix and match portions of the Enhanced and Basic Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 If you're opting out, 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.
OR
Choose the Basic Plan, a lower level of coverage at a lower price, with no proof of coverage required.
- 3 Look for 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



EMPOWER ME: FREE MENTAL HEALTH RESOURCES

As an UMSU or UMGSA member covered by the UMSU Dental Plan, you can call **1-844-741-6389** to connect with consultants, counsellors, and life coaches 24/7 from anywhere in North America.

Powered by Aspiria

SAVE MORE MONEY!

- **Your Plan Coverage**
You're covered for the insured portion of your Plan regardless of the approved 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



\$50 OFF
PER EYE ON STANDARD LASIK*

\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply.



WITH COUPON CODE **STUDENTCARE19**:
10% OFF
CONTACT LENSES

25% OFF
EYEGLASS FRAMES
(EXCLUDING CERTAIN BRANDS)



10% OFF PRESCRIPTION DRUGS
(MAX \$40)

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

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

QUESTIONS?
WWW.STUDENTCARE.CA
204-474-6666
1-855-535-3282

Care Office
Room 150, UMSU University Centre
66 Chancellors Circle
University of Manitoba
Winnipeg, MB R3T 2N2
Mon. – Fri. from 8:30 am to 4:30 pm



University of Manitoba
STUDENTS' UNION



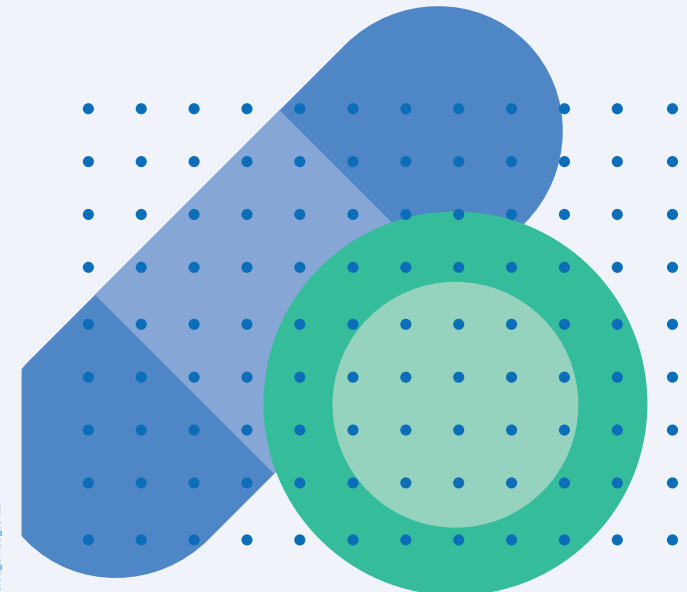
STUDENTCARE

2019–2020

YOUR UMSU ENHANCED STUDENT HEALTH & DENTAL PLAN

Group Numbers (Manitoba Blue Cross)

- ▶ Health, vision, and dental: **7654**
- ▶ Travel: **97180**



Make the most out of your student Plan

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

WHO'S COVERED?

Students automatically covered by the UMSU Enhanced Health & Dental Plan:

- Undergraduate students who are UMSU members (i.e. students registered in at least one on-campus course) and registered for at least 6 credit hours in the Fall Term
- Full-time graduate students who are UMGSA members
- New Winter Term undergraduate students who are UMSU members (i.e. students registered in at least one on-campus course) and registered for at least 9 credit hours in the Winter Term

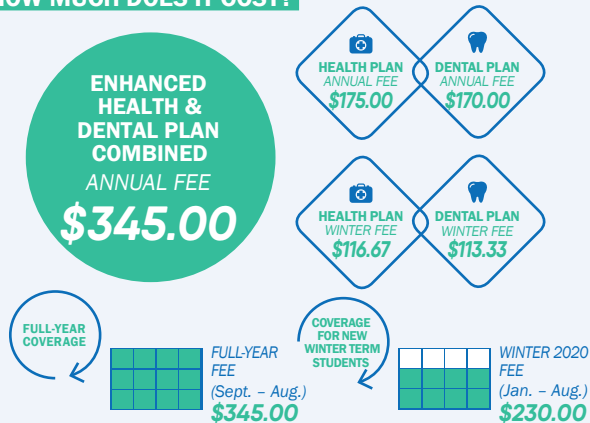
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

Students who may be eligible to enrol themselves in the Plan:

- Part-time students
- Co-op students
- Continuing Education students and more!

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?



Looking for a different level of coverage?

Try the Basic Plan for \$245.00 or mix and match portions of the Enhanced and Basic Plans. See www.studentcare.ca for details.

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

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **7654** (carrier: Blue Cross Life Insurance Company of Canada)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$10,000

Health Coverage	Basic Plan Per Visit / Purchase	Enhanced Plan Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS* The dispensing fee per prescription/refill is limited to \$5 for the Basic Plan and \$10 for the Enhanced Plan. NEW! Includes coverage for medical cannabis at 80%, up to \$500 per policy year.	70%	80%	UP TO \$10,000 OR YOUR MB PHARMACARE DEDUCTIBLE (WHICHEVER IS LOWER)
PRESCRIPTION VACCINATIONS	70%	80%	BASIC: \$150 ENHANCED: ∞
CLINICAL PSYCHOLOGIST/ MASTER OF SOCIAL WORK	100%	100%	NEW! BASIC: \$1,000 ENHANCED: \$1,000
MASSAGE THERAPIST Requires a referral from an MD or a nurse practitioner	\$30	\$50	BASIC: \$200 PER CATEGORY OF PRACTITIONER ENHANCED: \$300 PER CATEGORY OF PRACTITIONER
CHIROPRACTOR Includes one x-ray per policy year	\$30	\$50	
PHYSIOTHERAPIST/ATHLETIC THERAPIST	\$30	\$50	
NATUROPATH	\$30	\$50	
SPEECH THERAPIST Requires a referral from an MD or a nurse practitioner	\$30	\$50	
REGISTERED DIETITIAN Requires a referral from an MD or a nurse practitioner	\$30	\$50	
NEW! ACUPUNCTURIST	\$30	\$50	
ORTHOTICS Requires a referral from an MD, a nurse practitioner, or a podiatrist	-	50%	ENHANCED: UP TO \$300 PER 2 POLICY YEARS

PLUS: TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, TRAVEL ACCIDENT, AND SPECIFIED MEDICAL EQUIPMENT

*Increase Your Drug Coverage through Manitoba Pharmacare!

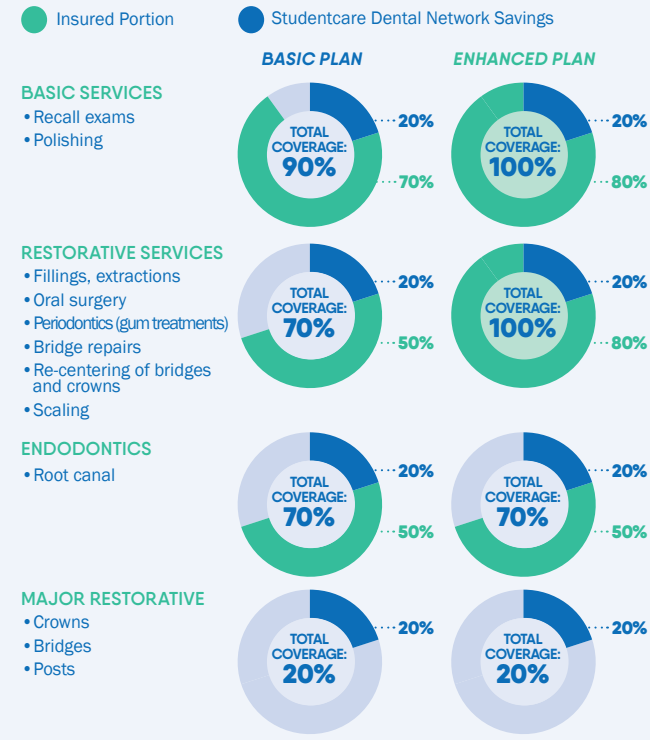
All Plan members covered by Manitoba Health **must** register for Manitoba Pharmacare. This will increase your drug coverage to 100% after the deductible has been met. If you haven't registered, the UMSU Plan will stop paying your drug claims once you reach the \$200 threshold. See www.gov.mb.ca/health/pharmacare for instructions. Once you've registered, drop off a copy of the letter confirming your Pharmacare coverage at the Care Office, or mail it to Manitoba Blue Cross: PO Box 1046, Stn. Main, Winnipeg, MB, R3C 2X7. If your health care is from another province, contact Studentcare to verify and ensure your drug claims won't be interrupted.

If you're an international student: As of Sept. 1, 2018, you're no longer eligible for Manitoba Health or Manitoba Pharmacare, but you may be covered by a primary health plan provided by the U of M. See www.mishp.ca for details.

VISION OVER >> \$150 \$250

Vision Coverage	Basic Plan Amount Covered	Enhanced Plan Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist	\$60	\$90	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength and the detailed prescription.	\$100	\$200	24 MONTHS

DENTAL UP TO >> \$500 \$750



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

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