

ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I'M ALREADY COVERED?

3 reasons to stick with your student Plan:

- 1 Most plans don't offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
- 2 You can combine plans to maximize your overall coverage—up to 100%.
- 3 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.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall term (enrolments and opt outs):
AUG. 16 – SEPT. 17, 2019
- ▶ Winter term (enrolments and opt outs for new students only):
JAN. 2 – 31, 2020
- ▶ Spring term (enrolments and opt outs for new students only):
APR. 27 – MAY 13, 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
\$245.00
FOR FULL-YEAR COVERAGE*

∞ ADD UNLIMITED DEPENDANTS FOR
\$490.00
FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2020 (for new Winter term students) and from May 1 – Aug. 31, 2020 (for new Spring term 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 Receive a credit to your student account for the amount of the Plan 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 to check your claim's status and to set up direct deposit.
- Download your Pay-Direct Card for immediate processing of prescription drug claims.

EMPOWER ME: FREE MENTAL HEALTH RESOURCES

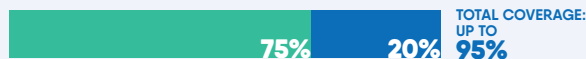
As a student covered by the UOSU Health Plan, you can call **1-844-741-6389** to connect with consultants, counsellors, and life coaches 24/7 from anywhere in North America.

Powered by Aspiria

SAVE MORE MONEY!

- **Your Plan Coverage**
You're covered for the insured portion of your Plan regardless of the 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 **STUDENTCARE19**:
10% OFF
CONTACT LENSES

25% OFF
EYEGLASS FRAMES
(EXCLUDING CERTAIN BRANDS)

Rexall

10% OFF PRESCRIPTION DRUGS
(MAX \$40)

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

Questions about coverage, enrolments, and opt outs:
WWW.STUDENTCARE.CA
1-833-851-1361

Independent vision specialists

30% OFF
PRESCRIPTION EYEGLASSES,
UP TO \$75

DISCOUNTS ON EYE EXAMS
AND CONTACT LENSES

*} PSYVITALITI

PREFERRED RATES ON
50-MINUTE ADULT THERAPY
OR COACHING SESSIONS

and more!
DENTISTS, PHYSIOTHERAPISTS,
NATUROPATHS, MASSAGE
THERAPISTS, AND CHIROPRACTORS

Questions about claims:
1-888-711-1119



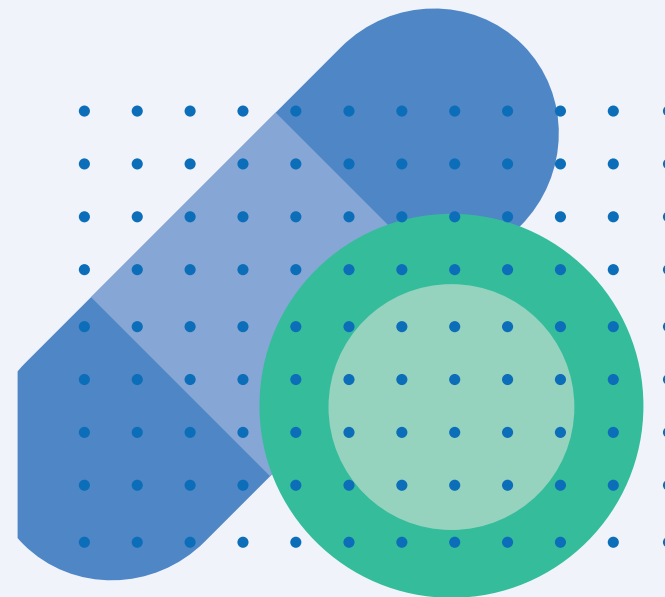
2019-2020

NEW!

YOUR UOSU STUDENT HEALTH & DENTAL PLAN

Group Numbers

- ▶ Health, vision, and dental: **UNV** (Green Shield Canada)
- ▶ Accidental death and dismemberment: **Q1617** (Desjardins)
- ▶ Travel: **97180** (Blue Cross)



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Make the most out of it

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

WHO'S COVERED?

Students automatically covered by the UOSU Health & Dental Plan:

- Full-time and part-time on-campus University of Ottawa undergraduate students registered in the Fall, Winter, or Spring term
- Full-time Saint Paul University students

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.

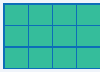
Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE

\$245.00

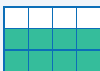
FULL-YEAR COVERAGE



FULL-YEAR FEE
(Sept. – Aug.)
\$245.00

HEALTH: \$131.00 + DENTAL: \$114.00

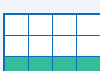
COVERAGE FOR NEW WINTER TERM STUDENTS



WINTER 2020 FEE
(Jan. – Aug.)
\$163.33

HEALTH: \$87.33 + DENTAL: \$76.00

COVERAGE FOR NEW SPRING TERM STUDENTS



SPRING 2020 FEE
(May – Aug.)
\$81.67

HEALTH: \$43.67 + DENTAL: \$38.00

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

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental:
UNV (insured by Green Shield Canada)
- Accidental death and dismemberment:
Q1617 (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* AND VACCINATIONS - The dispensing fee is limited to \$5 per prescription or refill. - Eligible contraceptives are covered up to a combined maximum of \$300.	80%	\$1,000
PSYCHOLOGIST/MASTER OF SOCIAL WORK/SOCIAL WORKER/COUNSELLOR	80%	\$1,500
MASSAGE THERAPIST Requires a referral from an MD	100% UP TO \$40 PER VISIT PER CATEGORY OF PRACTITIONER	COMBINED MAXIMUM OF \$500 FOR ALL PRACTITIONERS
CHIROPRACTOR		
PHYSIOTHERAPIST Requires a referral from an MD or a nurse practitioner every 12 months		
NATUROPATH		
OSTEOPATH		
HOMEOPATH		
DIETITIAN		
OCCUPATIONAL THERAPIST		
ACUPUNCTURIST		
SPEECH THERAPIST		
PODIATRIST		

PLUS: DIAGNOSTIC SERVICES, TUTORIAL BENEFIT, AMBULANCE, MEDICAL EQUIPMENT, DENTAL ACCIDENT, AND MORE

*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See www.studentcare.ca for details.

VISION UP TO \$200

Vision Coverage	Amount Covered	Eligible Every
EYE EXAMS. EYEGLASSES, CONTACT LENSES, AND LASER EYE SURGERY Receipts for eyeglasses or contact lenses must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS
MEDICALLY NECESSARY CONTACT LENSES	\$200	24 MONTHS

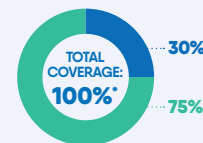
DENTAL UP TO \$750

- Insured Portion
- Studentcare Dental Network Savings

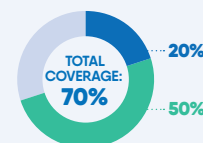
BASIC SERVICES

Recall exams, cleanings

*Total coverage cannot exceed 100%.

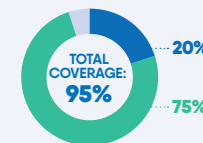


WISDOM TEETH EXTRACTIONS

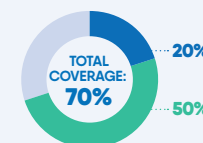


BASIC SERVICES

Fillings, basic oral surgery

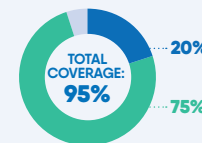


COMPREHENSIVE ORAL SURGERY AND ROOT PLANING



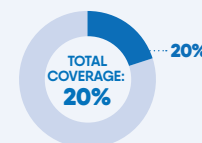
COMPREHENSIVE BASIC SERVICES

Endodontics (root canals), periodontics (gum treatments) excluding root planing, standard denture services



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

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Questions about claims:
1-888-711-1119

Care Office
9 am to 5 pm on weekdays
UCU 031B (University Centre)
85 University Private
Ottawa, ON K1N 9A7