

# 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 semester (enrolments and opt outs):  
**SEPT. 4 – OCT. 1, 2019**
- ▶ Winter semester (enrolments for new students only):  
**JAN. 6 – 31, 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](http://www.studentcare.ca) for instructions.

**+1** ADD ONE DEPENDANT FOR  
**\$327.76**  
FOR FULL-YEAR COVERAGE\*

**∞** ADD UNLIMITED DEPENDANTS FOR  
**\$546.26**  
FOR FULL-YEAR COVERAGE\*

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

## 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). 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



## SAVE MORE MONEY!

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

**and more!**  
DENTISTS, PHYSIOTHERAPISTS,  
AND MASSAGE THERAPISTS

*Independent*  
**vision specialists**

**30% OFF**  
PRESCRIPTION EYEGLASSES,  
UP TO \$75

DISCOUNTS ON CONTACT LENSES

**Rexall**

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

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

**QUESTIONS?**  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)  
1-866-358-4432



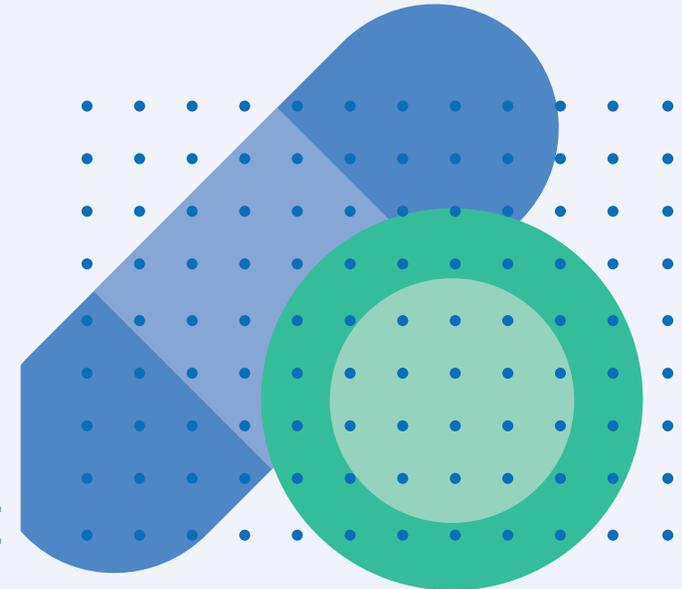
University of Regina  
Students' Union

2019-2020

# YOUR URSU STUDENT HEALTH & DENTAL PLAN

## Group Numbers

- ▶ Health, vision, and dental: **20640** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



Make the most out of it

STUDENTCARE\_INFO-GUIDE\_URSUS\_09-19

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

## WHO'S COVERED?

### Students automatically covered by the URSU Health & Dental Plan:

URSU members and First Nations University of Canada (FNU) students taking 9 or more undergraduate Fall semester credit hours, or 6 or more graduate Fall semester credit hours

This includes:

- Students on practicum
- Students enrolled in off-campus courses (e.g. Social Work students and First Nations University students studying in Saskatoon and Prince Albert)
- Most co-op students

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
- New Winter semester students

Find out more at [www.studentcare.ca](http://www.studentcare.ca).

## HOW MUCH DOES IT COST?

**HEALTH & DENTAL PLAN COMBINED ANNUAL FEE**  
**\$218.50**

**HEALTH PLAN ANNUAL FEE**  
**\$93.85**

**DENTAL PLAN ANNUAL FEE**  
**\$124.65**

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 students who enrol themselves in the Winter semester pay a pro-rated fee for coverage until Aug. 31. Find more details online.

## WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental:  
**20640** (insured by Sun Life Assurance Company of Canada)
- 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   | 80%                  | ∞               |
| VACCINATIONS   | 80%                  | \$150           |
| PSYCHOLOGIST   | 80%                  | \$500           |
| MASSAGE THERAPIST<br>Requires a referral from an MD or a Registered Nurse    | \$40                 | \$300           |
| CHIROPRACTOR<br>Includes one x-ray per policy year                           | \$40                 | \$300           |
| PHYSIOTHERAPIST  | \$40                 | \$300           |
| NATUROPATH   | \$40                 | \$300           |
| OSTEOPATH<br>Includes one x-ray per policy year                              | \$40                 | \$300           |
| REGISTERED DIETITIAN<br>Requires a referral from an MD or a Registered Nurse | \$40                 | \$300           |
| PODIATRIST/CHIROPODIST<br>Includes one x-ray per policy year                 | \$40                 | \$300           |
| SPEECH THERAPIST   | \$40                 | \$300           |
| ATHLETIC THERAPIST   | \$40                 | \$300           |

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

## VISION UP TO \$300

| Vision Coverage  | Amount Covered | Eligible Every |
|--|----------------|----------------|
| EYE EXAM<br>Must be performed by a licensed optometrist  | \$50           | 2 POLICY YEARS |
| EYEGASSES AND CONTACT LENSES<br>Receipts must include the prescribed strength, or provide the detailed prescription. | \$100          | 24 MONTHS      |
| LASER EYE SURGERY  | \$150          | 1 POLICY YEAR  |

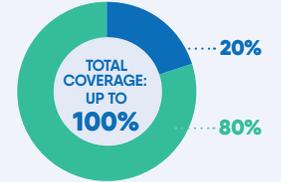
Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

## DENTAL UP TO \$750

- Insured Portion
- Studentcare Dental Network Savings

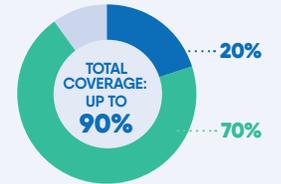
### PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



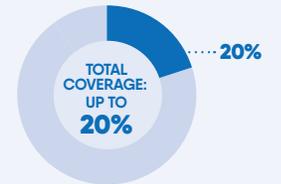
### BASIC SERVICES

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



### MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



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

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

**QUESTIONS?**  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)  
1-866-358-4432