

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 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 Session** (enrolments and opt outs):
Sept. 1 – 30, 2020
- ▶ **Winter Session** (enrolments and opt outs for new students only):
Jan. 1 – Feb. 1, 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
\$627.69
for full-year coverage*

∞ Add unlimited dependants for
\$1,210.76
for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Winter Session 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 an email money transfer or a direct deposit 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 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 Green Shield Dental Network practitioner:

70% % OFF UP TO 100% COVERAGE

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.

Rexall

10% off prescription drugs (max \$40)*

20% off select regularly priced Rexall brand non-prescription products*

*Certain conditions apply.

Questions about coverage,
enrolments, and opt outs:
WWW.STUDENTCARE.CA

Questions about claims:
1-888-711-1119

UTGSU Health & Dental Plan Office (16 Bancroft Ave.)
See utgsu.ca for office hours.



University of Toronto
Graduate Students' Union

2020-2021

YOUR UTGSU STUDENT HEALTH & DENTAL PLAN

We've got you covered

Group Numbers

- ▶ Health, vision, and dental: **UTG** (Green Shield Canada)
- ▶ Accidental death and dismemberment: **Q1202** (Desjardins)
- ▶ Travel: **97180** (Blue Cross)

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 graduate students' union, the UTGSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the UTGSU Health & Dental Plan:

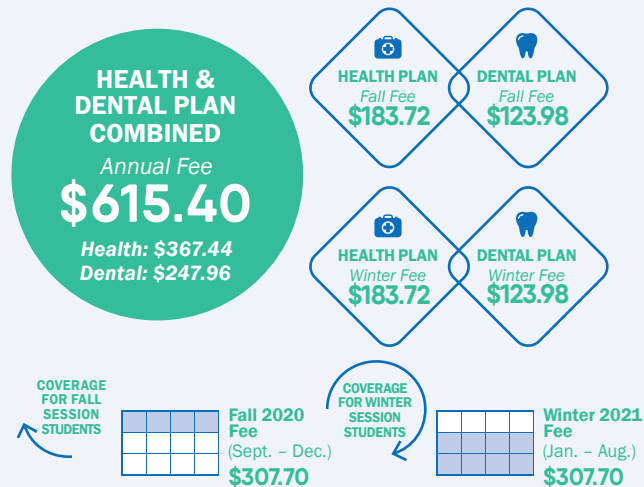
Full-time and part-time graduate students who are UTGSU members

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.

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See www.studentcare.ca for updates and further details.

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 remain or become eligible in the Winter Session) will be automatically included in your tuition and incidental fees. Find more details online.

WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental:
UTG (insured by Green Shield Canada)
- ▶ Accidental death and dismemberment:
Q1202 (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*	80%	\$5,000
Psychologist/Master of Social Work/ Clinical Counsellor/ Licensed Psychotherapist	100%	\$500
Massage Therapist Requires a referral from an MD	\$25	\$500
Chiropractor	\$15	20 VISITS
Physiotherapist	\$30	20 VISITS
Naturopathic Doctor	\$15	20 VISITS
Acupuncturist	\$15	20 VISITS
Speech Therapist	100%	\$1,000
Podiatrist/Chiropodist Reimbursement is based on reasonable and customary fees.	100%	∞

PLUS: Diagnostic services, hospitalization, home nurse, tutorial benefit, ambulance, dental accident, medical equipment, 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 Exam Must be performed by a licensed optometrist	\$75	24 MONTHS
Eyeglasses and Contact Lenses Receipts must include the prescribed strength, or provide the detailed prescription.	\$125	24 MONTHS

Questions about coverage, enrolments, and opt outs:
WWW.STUDENTCARE.CA

Questions about claims:
1-888-711-1119

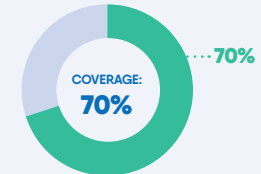
LIVE CHAT AND WEB REQUEST FORM AVAILABLE

DENTAL UP TO \$550

● Insured Portion

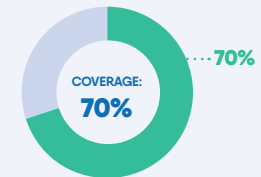
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



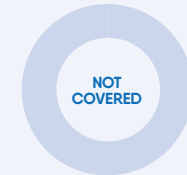
Basic Services

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



Major Restorative

- Crowns
- Bridges
- Posts



You can also get additional coverage through the Green Shield Dental Network. Visit www.studentcare.ca for complete details.

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 NEW! Includes eligible COVID-19 medical expenses	\$5,000,000	PER LIFETIME
Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	NEW! \$3,000	PER TRIP
Trip Interruption In case of a medical emergency or an eligible Travel Advisory	NEW! \$7,500	PER TRIP