

BISHOP'S UNIVERSITY SRC ENHANCED HEALTH & DENTAL PLAN FAQ



1. WHAT IS THE ENHANCED PLAN?

The Enhanced Plan is a flexible benefit model that offers students a choice between different levels of coverage at different costs, as an alternative to the traditional one-size-fits-all health and dental plan model. The Enhanced Plan offers higher coverage at a higher cost (\$250.00). However, the Basic Plan remains an option for those students who prefer lower coverage at a lower cost (\$218.67).

All students in the Fall and Winter Semesters who are members of the Bishop's University Students' Representative Council (SRC) and who are paying tuition fees at the Canadian or Quebec rates are automatically enrolled in the Enhanced Health & Dental Plan. Each year, during the Change-of-Coverage & Opt-Out Period, students can choose the Basic Plan, 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.

International students are automatically enrolled in the Enhanced Dental Plan only.

2. WHY AN ENHANCED PLAN?

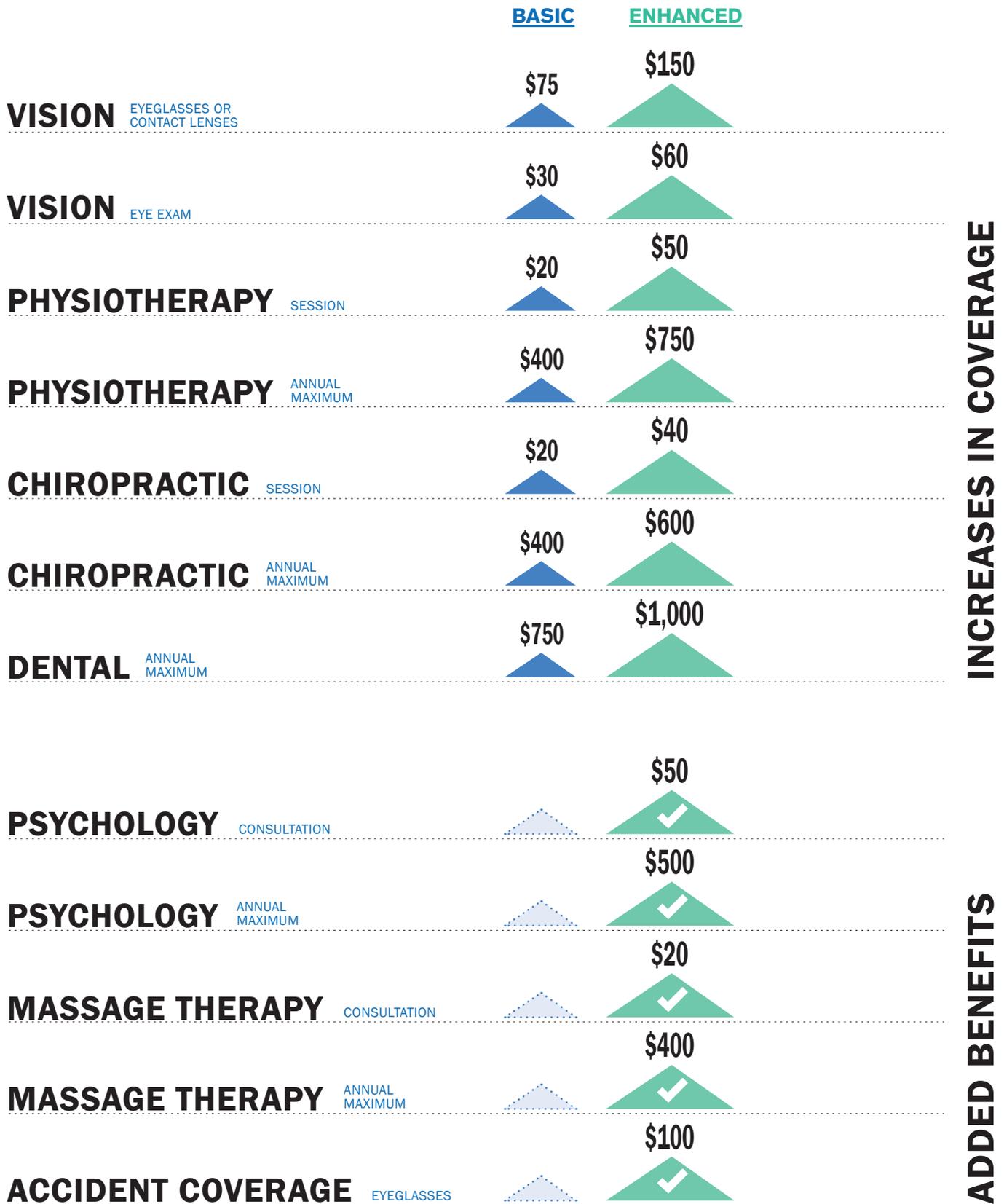
Bishop's University has a diverse student community. A one-size-fits-all Health & Dental Plan may not meet the needs of everyone. The Enhanced Plan allows Bishop's students the freedom to choose the level of coverage best suited to their individual needs. It fills the gaps in coverage for students who seek increased support from their Plan at a higher, but still affordable, cost.

3. HOW MUCH DOES IT COST?

The total cost of the Enhanced Plan is \$250.00 for students starting in September (\$140.00 for health coverage and \$110.00 for dental coverage). The policy year is from Sept. 1, 2018 – Aug. 31, 2019. New Winter Semester students pay \$166.00 (\$93.00 for health coverage and \$73.00 for dental coverage) for coverage from Jan. 1 – Aug. 31, 2019.

The cost of the Plan is automatically included in your tuition and other fees.

4. HOW DOES THE ENHANCED PLAN'S COVERAGE IMPROVE ON THE BASIC PLAN'S COVERAGE?



INCREASES IN COVERAGE

ADDED BENEFITS

5. CAN I ENROL MY SPOUSE OR FAMILY IN THE ENHANCED PLAN?

Yes, students can enrol their spouse and/or dependent children in the Enhanced Plan during the appropriate Change-of-Coverage & Opt-Out Period. Visit www.studentcare.ca for details on enrolment fees.

6. CAN I CHANGE MY COVERAGE?

If you are covered by another extended health and/or dental plan (e.g. a parent's or spouse's employee plan), you can combine both plans to maximize your overall coverage and reduce or eliminate out-of-pocket costs.

Alternatively, you can choose a different level of coverage with the Basic Plan (\$218.67), 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. All coverage changes must be completed during the appropriate Change-of-Coverage & Opt-Out Period. You will receive a credit to your student account for the amount of the Plan.

7. WHEN IS THE CHANGE-OF-COVERAGE & OPT-OUT PERIOD?

Fall Semester: Aug. 28 – Sept. 24, 2018

Winter Semester (new students only): Jan. 7 – 25, 2019

8. HAVE MORE QUESTIONS?

Information is available online at www.studentcare.ca or by calling the Member Services Centre toll-free at 1 855 535-3210, Mon. – Fri. from 9 am to 5 pm.



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