

DISCOVER YOUR UVSS ENHANCED HEALTH & DENTAL PLAN

Make the most out of it

WHY A UVSS HEALTH & DENTAL PLAN?

The Plan is a critical service of the UVSS designed to help cover some important health and dental services that aren't covered by provincial health care.

WHAT IS THE ENHANCED PLAN?

UVSS members now have access to a flexible benefit model that offers students two different coverage options. All UVSS members are automatically enrolled in the Enhanced Plan (higher coverage at a higher cost), but may choose the Basic Plan (lower coverage at a lower cost), mix and match portions of both, or opt out during the Change-of-Coverage Period each year.

WHO'S COVERED?

Undergraduate students who are members of the UVSS and who are registered in at least 3 units of on-campus classes in September or January, including co-op or distance students, are automatically covered by the UVSS Enhanced Health & Dental Plan.

CHANGE-OF-COVERAGE PERIOD

(family enrolments, coverage changes, and opt outs)

- ▶ Fall: **AUG. 22 – SEPT. 22, 2018**
- ▶ Winter (new students only):
DEC. 22, 2018 – JAN. 22, 2019

Follow the instructions at www.studentcare.ca.

WHAT ARE YOUR COVERAGE OPTIONS?

Option 1



Option 2



OR

Option 3



OR

Option 4



JUST ONE PORTION

Option 5



OR

Option 6



OR

Option 7



OR

Option 8



NO PLAN AT ALL

Option 9



SAVE MONEY WITH THE STUDENTCARE NETWORKS

You're covered for the insured portion of your Plan regardless of the health-care professional you visit, but you can see a Network professional to save more money on services like:

- ▶ Dental
- ▶ Vision
- ▶ Psychology
- ▶ Pharmacy
- ▶ Chiropractic



WHY AN ENHANCED PLAN?

The UVSS Health & Dental Plan was originally implemented in 2010, at the current fee of \$288. Over time, students' usage of the Plan, and the cost of most services, increased. To keep the fee at \$288, coverage was reduced in 2017.

While keeping costs low is important to some students, membership surveys indicated that many students would prefer having higher coverage, even if that means a higher cost.

In order to respond fairly to these two very different—but equally valid—member perspectives, the UVSS is implementing the Enhanced Health & Dental Plan, a flexible benefit model to give students more choice. Effective Sept. 1, 2018, the Plan allows undergraduate students the freedom to choose between levels of coverage based on their individual needs.

WHAT ARE THE COST OPTIONS?



WHAT ARE THE DIFFERENT BENEFIT LEVELS?

*Please note that the list below indicates only the most common benefits.

Visit www.studentcare.ca for a complete list and for more details.

HEALTH COVERAGE	ENHANCED PLAN	BASIC PLAN
Prescription Drugs (BC Fair PharmaCare Formulary)	80% \$10 dispensing fee cap	70% \$5 dispensing fee cap
Drug Exception Annual Maximum	\$2,000 per policy year	\$1,000 per policy year
Vaccinations	80%	70%, up to \$150
Orthotics and Orthopedic Shoes	Up to \$200	-
Psychologists	80% per visit \$700 per policy year	80% per visit \$700 per policy year
Health Practitioners (Chiro, Physio, RMT, and more)	80%, up to \$300 per policy year	\$30 per visit, up to \$200 per policy year
Eyeglasses and Contact Lenses	\$125 every 24 months	\$75 every 24 months
Eye Exam	\$80 per 2 policy years	\$60 per 2 policy years
DENTAL COVERAGE	ENHANCED PLAN	BASIC PLAN
Annual Maximum	\$800 per policy year	\$600 per policy year
Preventive Services (Recall exams, cleanings, extraction of impacted teeth)	80%	70%
Basic Services (Oral surgery, fillings)	80%	50%
Basic Services (Periodontics, endodontics)	70%	50%

WHO CAN I SPEAK TO ABOUT MY PLAN?

Information is available online at www.studentcare.ca or by calling the **Studentcare Member Services Centre** at **1 877 789-8714**, Mon. - Fri. from 9 am to 5 pm.