

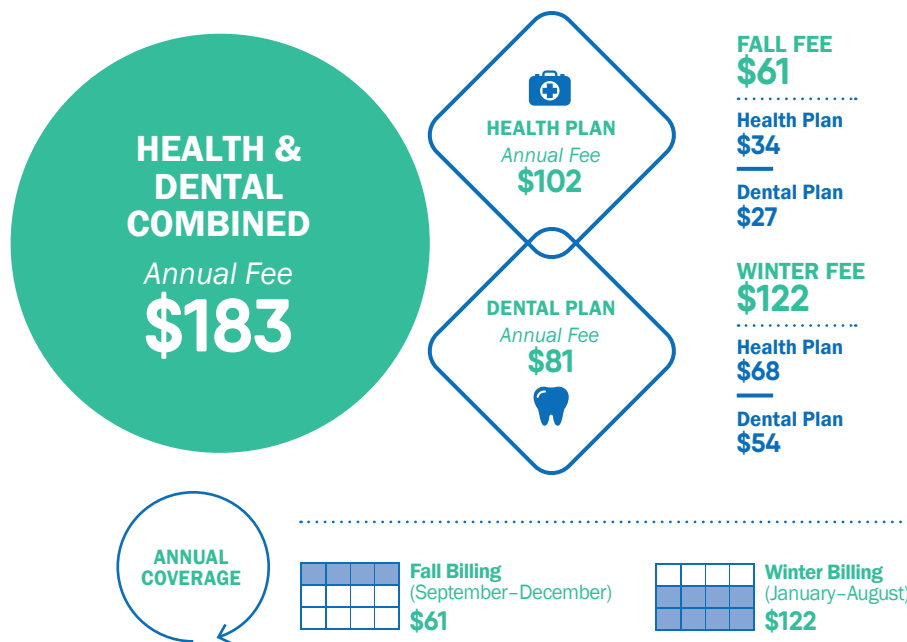
1. WHY A STUDENT HEALTH & DENTAL PLAN?

A growing number of important health-care services are not covered by provincial health care or a private insurance plan, such as ambulance fees, dental care, etc.

For many students, paying for these services can lead to financial hardship, while others cannot afford them at all. A student health and dental plan provided by your student union can help fill the gaps in government health care, allowing you to maximize your overall coverage, up to 100%.

2. HOW MUCH WILL IT COST?

The total fee will be \$183, with 1/3 of the cost charged during the fall billing period and the remaining 2/3 charged during the winter billing period. The Plan will include health, dental, vision, and travel benefits for 12 months of coverage, as well as access to well-being resources through Conversation and HI (Virtual Health Care) provided by Dialogue (part of the Health Plan), plus the Essentials (Legal Care Program) and Gender Affirmation Care (LGBTQIA2S+ Support) (part of the Dental Plan).



3. WHO WILL BE AUTOMATICALLY ENROLLED?

All full-time and part-time students who are members of the DSU will be automatically enrolled in the DSU Health & Dental Plan.

4. WHEN WILL THIS PLAN TAKE EFFECT?

September 1, 2024

5. WHAT WILL BE THE POLICY YEAR?

Students registered in the **Fall Semester**: September 1, 2024 - August 31, 2025 (if you continue your studies in the Winter Semester)

Students who start in the **Winter Semester**: January 1 - August 31, 2025

6. WHAT WILL BE COVERED?

BENEFITS

ORAL CONTRACEPTIVES & ANTIDEPRESSANTS

Second payer

100%, up to \$150/policy year

VACCINATIONS

Up to \$500/policy year

DIAGNOSTIC SERVICES

100%

AMBULANCE

\$40/visit,
up to \$400/policy year/specialist

HEALTH PROFESSIONALS

CHIROPRACTORS, PHYSIOTHERAPISTS,
MASSAGE THERAPISTS, AUDIOLOGISTS, SPEECH
THERAPISTS

\$30/policy year

EYE EXAM

\$75/24 months

EYGLASSES & CONTACT LENSES

120 days/trip, \$5 million/lifetime

TRAVEL

\$3,000/trip

TRAVEL

TRIP CANCELLATION

\$7,500/trip

TRAVEL

TRIP INTERRUPTION

Legal consultation service
and representation

THE ESSENTIALS (LEGAL CARE PROGRAM)

HOUSING, EMPLOYMENT, ACADEMIC,
HUMAN RIGHTS, CIVIL MEDIATION,
SMALL CLAIMS

GENDER AFFIRMATION CARE

LGBTQIA2S+ SUPPORT

Medical care and legal assistance

HI

(VIRTUAL HEALTH CARE)

CONNECT WITH NURSES AND PHYSICIANS VIA A
MOBILE OR WEB APP (PROVIDED BY DIALOGUE)

Anywhere in Canada

CONVERSATION

WELL-BEING RESOURCES:
CONFIDENTIAL SUPPORT SERVICE

Available 24/7

DENTAL

PREVENTIVE SERVICES
(RECALL EXAMS, CLEANINGS)

50% | 80%*

DENTAL

BASIC SERVICES
(FILLINGS, ROOT CANALS, GUM TREATMENTS)

60% | 80%*

DENTAL

ANNUAL MAXIMUM

\$750/policy year

*The percentage in green corresponds to the dental coverage when visiting a member of the Studentcare Dental Network.

YOU PAY

\$183.00

7. WHAT ELSE WILL BE COVERED?

You'll also have access to the following benefits:

	Per policy year
DENTAL ACCIDENT	100%, UP TO \$5,000
ACCIDENTAL DEATH & DISMEMBERMENT	UP TO \$5,000
MEDICAL EQUIPMENT	100%, WHEN REQUIRED BY A DOCTOR (Maximums/conditions may apply in some cases)
TUTORIAL SERVICE	\$25/HOUR, UP TO \$1,000
HOSPITALIZATION	100%
HOSPITAL CASH BENEFIT	\$50/DAY, UP TO 30 DAYS PER HOSPITALIZATION

8. WHAT IF I'M ALREADY COVERED BY ANOTHER PLAN?

If you're already covered by another plan, you'll be able to combine plans to maximize your overall coverage, up to 100%.

A parent's insurance plan could also stop covering you completely if you're a student over 26.

9. WILL I BE ABLE TO ENROL MY FAMILY?

Yes. You'll be able to 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 will be eligible.



**ADD ONE DEPENDANT FOR
\$183**



**ADD UNLIMITED DEPENDANTS FOR
\$366**

10. IF I DON'T WANT TO BE COVERED, WILL I BE ABLE TO OPT OUT?

Yes. If you do not wish to be covered by the Plan, a secure online opt-out processing system, available at the beginning of each semester, will allow you to opt out without having to provide proof of alternative coverage.

Students will be able to choose to keep the Plan or opt out partially or entirely.

Please note that you can't opt out of the Plan at this time. The period for eligible students to opt out will be at the start of Fall Semester. Students are responsible for paying their Plan fees before the college's fee payment deadline.

11. AFTER OPTING OUT, WILL I STILL HAVE TO PAY THE PLAN FEE?

The Plan fee will be automatically added to your tuition fees. If you decide to opt out partially or entirely, you'll have to pay your fees in full and later receive a refund from the Plan administrator, Studentcare.

12. WHY DO I HAVE TO OPT OUT IF I DON'T WANT COVERAGE? WHY CAN'T I JUST SIGN UP FOR HEALTH AND DENTAL INSURANCE ON AN INDIVIDUAL BASIS?

Individual insurance plans have always been available for purchase. However, these plans have several drawbacks:

- A - They're very expensive—up to 10 times the cost of a student health and dental plan.
- B - They discriminate by sex and age.
- C - They exclude individuals with pre-existing illnesses (people who need a plan the most).

As a result, individual health and dental plans aren't a real solution. Experience shows that only group insurance programs can meet students' health and dental needs at a reasonable cost.

A student health and dental plan is a collective investment to ensure a minimum standard of health care for the student body.

13. HOW WILL I CLAIM BENEFITS?

You'll be able to send health and dental claims to the insurer through the following methods:

- Via the insurer's mobile app, available for download from the App Store and Google Play
- By mail

14. WILL I HAVE ACCESS TO OTHER SERVICES AND DISCOUNTS?

Yes. Studentcare has developed the Studentcare Networks, networks of health professionals that offer additional discounts to students enrolled in the Plan, over and above any amount covered by the insurance portion of the Plan.

The following Studentcare Networks will provide additional discounts to DSU Plan members: dental, vision, psychology, physiotherapy, and chiropractic.

You'll be covered for the insured portion of your Plan regardless of the health-care practitioner you chose. By consulting a Network professional, you'll get additional coverage.

15. WHERE CAN I GET MORE INFORMATION?

If you have any other questions, fill out the online Contact Form and an agent will be in touch with you.

