Exclusive Savings from Studentcare Network Partners*

Your Plan Coverage

You're covered for the insured portion of your Plan regardless of which licensed health-care practitioner you choose.

Studentcare Networks
By consulting a Network member,
you'll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:

70%

30%

Total Cove ge: 100%

Save More with Network Members

greiche & scaff

\$150 off* eyeglasses

10% off*
contact lenses

*Certain conditions apply

LASIK MD

\$400 off Custom LASIK* (\$200 off per eye)

\$100 off Standard LASIK* (\$50 off per eye)

*Certain conditions apply.

and more!

Dentists, physiotherapists, chiropractors, and gender-affirming care practitioners

*Studentcare and the insurers do not endorse or assume

any responsibility with respect to the use of their services

Studentcare Montreal **Vision Network**

\$80

eye exams*

\$75 off

prescription eyeglasses (frames and lenses)

*Certain conditions apply.



\$30 discount

on a regular 50-minute adult therapy or coaching session

An **Essential Service** for Students

As a Canadian or Quebec undergraduate student at Concordia University registered for more than 3 credits in the applicable Term(s) and paying tuition fees at either the Canadian or Quebec rates, you have access to one of the most important services on campus: the CSU Student Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel care abroad. All international students are eligible to enrol in the Dental Plan; those covered by provincial medicare may be eligible for the Health Plan as well. Visit **www.studentcare.ca** for more details on eligibility.

We invite you to verify if you're already covered by another plan (through an employer, parent, or spouse). If so, the student Plan can still be of interest to you, as you can be reimbursed the remaining eligible fees (partially or fully) through your secondary plan.

Desjardins
Insurance
Life · Health · Retirement

Desjardins Insurance PO Box 3950 Levis, Quebec G6V 8C6 1-866-647-5013 Health, vision, and dental benefits are insured by Desjardins Insurance. Group Number: 01102

benefits are insured by Desjardins Insurance. Group Number: Q1102 Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



GreenShield 8677 Anchor Drive PO Box 1606 Windsor, ON N9A 6W1 1-888-525-7587 Gender Affirmation Care medical coverage is insured by GreenShield.

Group Number: GAF

SECUTION

| Securian Canada | 1400-25 Sheppard Avenue West | Toronto, Ontario M2N 6S6 | 1-888-852-2419 or 1-514-904-4730 for claims | Group Number (travel): 97180

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Trip Cancellation and Trip Interruption/Trip Delay benefits are underwritten by Canadian Premier General Insurance Company. All other benefits are underwritten by Canadian Premier Life Insurance Company. For more information visit www.securiancanada.ca or call 1-844-894-0378.

To determine if these products are right for you, for more details, or to contact a licensed insurance representative, visit www.studentcare.ca. Please note that Empower Me, The Essentials, and the legal component of Gender Affirmation Care are not insurance products.

Questions? Contact Us

Scan for Plan details



Submit claims quickly and easily

Register on the **Omni**TM **mobile app** or <u>Desjardins Insurance's online portal</u>. Access your Pay-Direct Card, which lets you get claims processed immediately, and submit eligible types of claims online.



Omni™and the Omni logo are trademarks of Desjardins Financial Security Life Assurance Company, used under licence by Studentcare.

NOTE: This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit www.studentcare.ca to learn about all the applicable conditions and exclusions



OUR ENVIRONMENTAL COMMITMENT ON PAPER

This document contains 100% post-consumer fibre, Certified EcoLogo, Processed Chlorine Free, and FSC® Certified Recycled. Manufactured using biogas energy.



CONCORDIA

2024-2025

Your **CSU**Student Health & Dental **Plan**

Group Numbers

Health, vision, and dental: Q1102 (Desjardins Insurance)

Travel: 97180 (Securian Canada)

Gender Affirmation Care: GAF (GreenShield)





Make the most out of it

access your Plan's benefits and services, change, opt out of the Plan or enrol dependants), or spingary you'll good your Students on a

insurer, you'll need your

Providing Quality Coverage

Health Plan



Over \$10.000

Prescription drugs **Vaccinations Psychologists Physiotherapists**

Ambulance and more!

Chiropractors



Over \$250

Eye exam Eveglasses and contact lenses Laser eye surgery

Travel Plan



Care Abroad Up to \$5,000,000

120 days per trip, up to \$5,000,000 per lifetime, trip cancellation and trip interruption in the event of a medical emergency

Scan for a summary of benefits



New!

Plus: more services designed to support students



Gender Affirmation Care

Coverage for gender-affirming medical care and legal assistance for students on their gender affirmation iourneys



Empower Me Powered by **Dialogue**

A student assistance program providing mental health and wellness services 24/7

The Essentials



employment, academic rights,

Winter 2025 fee: \$20

For eligibility details. see www.studentcare.ca.

Dental Plan



Dental Up to \$750

Checkups Root canals

Cleanings Extractions

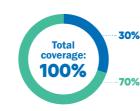
Fillings and more!

Insured Portion

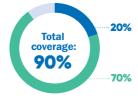
Studentcare Dental Network Savings

Preventive Services

- · Recall exams
- Cleanings



Impacted Wisdom Tooth **Extractions**



Basic Services. Endodontics & Periodontics

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

Total coverage: 50%

Major Restorative

- Crowns
- Bridges Posts
- Total coverage: 20%

Fall 2024 Combined Fee (September-December) \$75,00

Visit www.studentcare.ca for self-enrolment fees

At a Great Price

Health &

Dental Plan

Combined

Annual Fee*

\$225.00

*This is an annual Plan. Students will therefore be covered for one year. If you begin your studies in the winter, you may make an opt-out or change-of-coverage request

Check it out!

Health Plan: \$35.00 Dental Plan: \$40.00



Winter 2025 Combined Fee (January-August)

\$150.00

Health Plan: **\$70.00** Dental Plan: \$80.00

0

Health Plan Annual Fee

\$105.00

Dental Plan Annual Fee

\$120.00

Introduce Me to Your Family

in the Winter Term.

Enrol loved ones for less

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.



Add one dependant for for full-year coverage*



Add unlimited dependants for \$515.25 for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 - Aug. 31, 2025 for new Winter Term students are available at www.studentcare.ca.

Change-of-Coverage and Opt-Out Periods



Sept. 5 - Oct. 4, 2024

Winter Term (new students only): Jan. 22 - Feb. 20, 2025

Health & Dental Plan

The Plan is a non-mandatory automatic contribution.

All opt outs or coverage changes can be completed online at www.studentcare.ca. You can choose between an annual or permanent opt out.

The Essentials (Legal Care Program)

See www.studentcare.ca for opt-out procedures.