

All you need to know about coverage changes

What if I'm already covered?

Reasons to stick with your student Plan:

- Your parent's insurance plan could stop covering you completely if you're a student over 21.
- You can combine plans to maximize your overall coverage—up to 100%.

When can I change my coverage?

Fall Term (enrolments and opt outs):
Aug. 12 – Sept. 18, 2024*

Spring Term (enrolments for new students only):
Jan. 6 – 31, 2025

Summer Term (enrolments for new students only):
Apr. 22 – May 20, 2025

***Early Bird!** If you complete your opt out before Aug. 16 at 4 pm PT, you can have the Plan fee reversed from your student account by the tuition fee payment deadline.

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
\$430.27
for full-year Improved Plan coverage

∞ Add unlimited dependants for
\$717.11
for full-year Improved Plan coverage

Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2025 (for new Spring Term students) and from May 1 – Aug. 31, 2025 (for new Summer Term students) are available online.

Opt outs & coverage changes

1. Use the secure online opt-out system at www.studentcare.ca to **opt out** of the health and/or dental portion of the Improved Plan or **opt down** to the Basic Plan.
2. If you're opting out, 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 a credit to your student account shortly after the Change-of-Coverage Period.

Submit claims quickly and easily on the go

Claim through your Member Profile account, via the Pacific Blue Cross mobile app or online! Download the app from the **App Store** or **Google Play**, or sign up at <https://service.pac.bluecross.ca/member/login>.



Save more money!

- **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:



Exclusive savings from Network Partners

Rexall
New & Improved!
Coverage of up to 100%* on your out-of-pocket prescription drug costs (max \$40)
25% off regular priced Rexall corporate brands when you link your Be Well™ account with Rexall's Preferred Perks Program*
*Certain conditions apply.

Vancouver Studentcare Vision Network
\$75 off select prescription eyeglass models
\$70 eye exams



\$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

Specsavers
\$70 eye exams including OCT Scan
10% off contact lenses
Select range of eyeglass models from **only \$69**
Certain conditions apply.

PSYVITALITY
Preferred rates on 50-minute adult therapy or coaching sessions

Plus: more services designed to support students

Mental Health & Wellness
Empower Me
Powered by Dialogue
A student assistance mental health and wellness services 24/7

2SLGBTQIA+ Support
Gender Affirmation Care **New!**
Coverage for gender-affirming medical care and legal assistance for students on their gender affirmation journeys



2024-2025

Your CSU Student Health & Dental Plan

NEW!
Choose your coverage level:
Improved Plan
or **Basic Plan**

Policy/Group Numbers

Health, vision, and dental: 43997
(Pacific Blue Cross)

Travel: 97180
(Securian Canada)

Questions?

604-924-6446
www.studentcare.ca



Scan for Plan details



Make the most out of it

All you need to know about your Plan

What is a Health & Dental Plan?

- Extended health and dental coverage that can help fill gaps in provincial health care and other basic health-care programs
- Service provided by your students' union, the CSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Most full-time students (i.e. students enrolled in 9 or more credits) in the Fall Term who are CSU members are automatically covered by the CSU **Improved** Health & Dental Plan. This includes:

- Full-time students studying at the Squamish and Sechelt campuses
- Students taking online courses
- Students attending courses at other off-campus locations

Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

Part-time students and new Spring or Summer Term students may be eligible to enrol themselves in the Plan. Find out more at www.studentcare.ca.

How much does it cost?



Looking for a different level of coverage?

Try the Basic Plan (lower coverage at a lower cost) for \$248.05. See www.studentcare.ca for details.

If you're automatically covered, the Improved Plan fee for coverage from Sept. 1 – Aug. 31 is included in your tuition and other fees. New students who enrol themselves in the Spring or Summer Term pay pro-rated fees for coverage until Aug. 31. Find more details online.

What are my Policy/Group Numbers?

Health, vision, and dental: 43997 (insured by Pacific Blue Cross)
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.)

Gender Affirmation Care: See www.studentcare.ca for your Group Number (medical coverage insured by GreenShield).

Health & Dental Plan benefits

Health Over \$10,000

	Basic Plan Per Visit / Purchase	Improved Plan Per Visit / Purchase	Per Policy Year
Prescription Drugs*	80%	80%	∞
Vaccinations	100%	100%	\$150
Mental Health Practitioner Registered Psychologist, Master of Social Work, Registered Clinical Counsellor, or Canadian Certified Counsellor	100%	100%	Basic: \$900 Improved: \$1,000
Massage Therapist Requires a referral from an MD	\$40	80%	\$400
Chiropractor Includes one x-ray per policy year	\$25	80%	\$250
Physiotherapist	\$40	80%	\$400
Naturopath	\$25	80%	\$250
Osteopath Includes one x-ray per policy year	\$25	80%	\$250
Podiatrist/Chiropracist Includes one x-ray per policy year	\$25	80%	\$250
Speech Therapist	100%	100%	\$250

Reasonable and customary amounts may apply.

NEW! Critical Illness Insurance (included in both the Improved Plan & the Basic Plan): Up to \$5,000 in case of a critical medical condition or injury. See the details at www.studentcare.ca.

PLUS! Home nurse, tutorial service, ambulance, dental accident, medical equipment, and more

*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at www.studentcare.ca.

Vision Over \$150

	Basic Plan Amount Covered	Improved Plan Amount Covered	Eligible Every
Eye Exam	1 (up to \$50)	1 (up to \$50)	24 months
Eyeglasses and Contact Lenses	\$125	\$125	24 months

Scan for a summary of benefits



Questions?

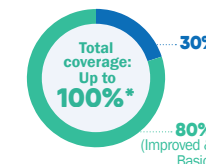
604-924-6446
www.studentcare.ca

Dental Up to \$700 (Basic) / \$750 (Improved)

- Insured portion
- Studentcare Dental Network savings

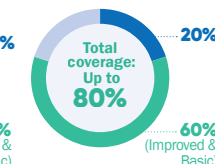
Preventive Services

- Recall exams
- Cleanings

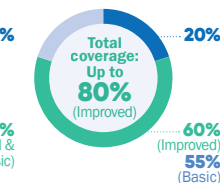


Preventive/Basic Services

- Impacted wisdom tooth extractions

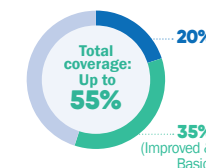


Fillings



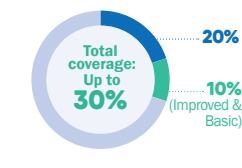
Basic Services

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



Major Restorative

- Crowns
- Bridges
- Posts



*Note that total coverage can't exceed 100%.

Travel Up to \$5,000,000

	Amount Covered	Eligible
Care Abroad Includes coverage for the duration of a student exchange/internship	120 days	per trip
Medical Incident In case of a medical emergency	\$5,000,000	per lifetime
Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency	\$3,000	per trip
Trip Interruption In case of a medical emergency	\$7,500	per trip