

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. 11 – Sept. 17, 2025*

Spring Term (enrolments for new students only):
Jan. 5 – 30, 2026


Summer Term (enrolments for new students only):
Apr. 21 – May 19, 2026

* Early Bird! If you complete your opt out before **Aug. 15 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.

 **\$436.72**
Add one dependant for full-year Improved Plan coverage

 **\$727.86**
Add unlimited dependants for full-year Improved Plan coverage

Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2026 (for new Spring Term students) and from May 1 – Aug. 31, 2026 (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

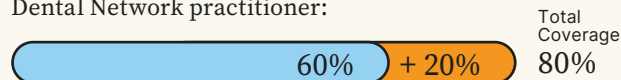
Claim through your Member Profile account, via the **Pacific Blue Cross mobile app** or online! Download the app from the App Store or Google Play, or sign up at <https://service.pac.bluecross.ca/member/login>.



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*

 up to 100% 25% off on your out-of-pocket prescription drug costs (max \$40) regular priced Rexall corporate brands when you link your Be Well™ account with Rexall's Preferred Perks Program	 \$75 \$75 Only \$69 eye exams including OCT Scan contact lenses Select range of eyeglass models
 \$550 off on custom LASIK Free, no-obligation consultation Lowest price guarantee	Vancouver Alumo Vision Network \$75 off \$70 select prescription eyeglass models eye exams
 Preferred rates on 50-minute adult therapy or coaching sessions	

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

Plus: more services designed to support students

 Mental Health & Wellness Empower Me Powered by Dialogue A student assistance program providing mental health and wellness services 24/7	 2SLGBTQIA+ Support Gender Affirmation Care Coverage for gender-affirming medical care and legal assistance for students on their gender affirmation journeys
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For eligibility details, see www.studentcare.ca.

Studentcare is becoming

ALUMO

2025–2026

CSU Health & Dental Plan

Insuring today.
Ensuring tomorrow.

Policy/Group Numbers

Health, vision, and dental: 43997 (Pacific Blue Cross)
Travel: 97180 (Securian Canada)
Gender Affirmation Care: GCG (GreenShield)



For complete details on coverage, eligibility, and group/policy numbers, visit www.studentcare.ca.

Questions? 604-924-6446



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?

Health & Dental Plan Combined Annual Fee*
\$291.14

* These fees are for the Improved Plan.

Health Only Annual Fee*
\$120.81

Dental Only Annual Fee*
\$170.33



Looking for a different level of coverage?

Try the Basic Plan (lower coverage at a lower cost) for \$251.77. 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: GCG

(medical coverage insured by GreenShield)

Health Plan

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/Chiropodist Includes one x-ray per policy year	\$25	80%	\$250
Speech Therapist	100%	100%	\$250

Reasonable and customary amounts may apply.

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



For complete details on coverage, eligibility, and group/policy numbers, visit www.studentcare.ca.

Questions? 604-924-6446

Dental Plan

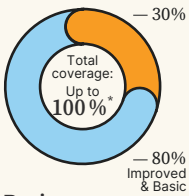
Dental Up to \$750



Basic \$700 Improved \$750

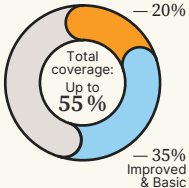
Preventive Services

- Recall exams
- Cleanings
- Scaling



Basic Services

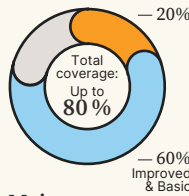
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)



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

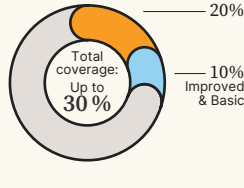
Preventive/Basic Services

- Impacted wisdom tooth extractions



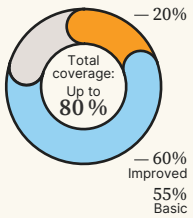
Major Restorative

- Crowns
- Bridges
- Posts



● Insured Portion
● Studentcare Dental Network Savings
○ Portion Not Covered

Fillings



Travel Plan

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