ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I’M ALREADY COVERED?
3 reasons to stick with your student Plan:
1. Your parent’s insurance plan could stop covering you completely if you’re a part-time student over 21 or a full-time student over 25.
2. Most plans don’t offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
3. You can combine plans to maximize your overall coverage—up to 100%.

WHEN CAN I CHANGE MY COVERAGE?
Term 1 (enrolments and opt outs):
Sept. 8 – 29, 2020
Term 2 (enrolments and opt outs for new students only):
Jan. 4 – 25, 2021
May Intake (enrolments for new summer students only):
May 7 – 21, 2021

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.

Add one dependant for $264.63 for full-year coverage*
Add unlimited dependants for $529.26 for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Term 2 students, or from May 1 - Aug. 31, 2021 for new May intake summer students, are available online.

OPTING OUT
Use the secure online opt-out processing system at www.studentcare.ca.
Upload proof of your alternative health and 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.
Have the Plan fee reversed from your student account shortly after the Change-of-Coverage Period.

HOW DO I CLAIM?
CLAIMING MADE SIMPLE
• Instructions and claim forms are available at www.studentcare.ca.
• You can register online on your insurer’s website to check your claim’s status and to set up direct deposit.
• Download your Pay-Direct Card for immediate processing of prescription drug claims.

SAVE MORE MONEY!
• Your Plan Coverage
  You’re covered for the insured portion of your Plan regardless of the health-care practitioner you choose.

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

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Rate before network</th>
<th>Rate after network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lasik MD</td>
<td>70%</td>
<td>90%</td>
</tr>
<tr>
<td>Lasik MD</td>
<td>20%</td>
<td></td>
</tr>
</tbody>
</table>

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

Vancouver Studentcare Vision Network
- $75 OFF select prescription eyeglass models (frames and lenses)
- $50 eye exams

Clearly
- 10% OFF contact lenses
- 25% OFF eyeglass frames (excluding certain brands)*

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

Rexall
Savings of up to 50% (max $40) on your out-of-pocket costs*
20% off select regularly priced Rexall brand non-prescription products*

PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

QUESTIONS?
www.studentcare.ca

We’ve got you covered
Policy Number (Pacific Blue Cross): 43979

We’ve got you covered
Policy Number (Pacific Blue Cross): 43979
WHAT IS A HEALTH AND DENTAL PLAN?

- Extended health and dental coverage that fills the gaps in provincial health care and other basic health-care programs
- Service provided by your student society, the AMS or the GSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO’S COVERED?

Students automatically covered by the AMS/GSS Health & Dental Plan: AMS and GSS members who are students at UBC in September or January and who pay AMS fees for the Health & Dental Plan.

This includes:
- Full-time and part-time students
- International students
- Students auditing a course
- Co-op students on work term in September or for a full year

Also automatically covered:
- Students enrolled at Regent College for 3 or more credit hours
- Students at the Vancouver School of Theology
- Students taking 2 or more courses (on campus or through an alternate delivery method) at St. Mark’s College

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

Some students may be eligible to enrol themselves in the Plan.

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

<table>
<thead>
<tr>
<th>HEALTH &amp; DENTAL PLAN COMBINED</th>
<th>Annual Fee</th>
<th>$264.63</th>
</tr>
</thead>
</table>

If you’re eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New Term 2 students, as well as new May intake summer students who enrol themselves in the Plan, pay a pro-rated fee for coverage until Aug. 31. Find more details online.

WHAT IS MY POLICY NUMBER?

- Health, vision, dental, and travel: 43979 (insured by Pacific Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER $10,000

<table>
<thead>
<tr>
<th>HEALTH COVERAGE</th>
<th>Per Visit / Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs*</td>
<td>80%</td>
</tr>
<tr>
<td>Vaccinations</td>
<td>100%</td>
</tr>
<tr>
<td>Psychologist</td>
<td>100%</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>Requires a referral from an MD</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>Includes one x-ray per policy year</td>
</tr>
<tr>
<td>Physiotherapist</td>
<td>$20</td>
</tr>
<tr>
<td>Naturopath</td>
<td>$20</td>
</tr>
<tr>
<td>Osteopath</td>
<td>Includes one x-ray per policy year</td>
</tr>
<tr>
<td>Registered Dietitian</td>
<td>Requires a referral from an MD</td>
</tr>
<tr>
<td>Podiatrist/Chiroprodist</td>
<td>Includes one x-ray per policy year</td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>$20</td>
</tr>
<tr>
<td>Athletic Therapist</td>
<td>$20</td>
</tr>
</tbody>
</table>

PLUS: Diagnostic services, home nurse, ambulance, dental accident, medical equipment, accidental death and dismemberment, and more

*Plan members covered by BC MSP must register for BC Fair PharmaCare. Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you’re not registered, the AMS/GSS Plan will stop paying your drug claims once you reach the $250 claims threshold. Register online at [https://my.gov.bc.ca/fpcare/registration/requirements](https://my.gov.bc.ca/fpcare/registration/requirements) or, if you’re 19 or over and already registered under a family account, call Health Insurance BC (1-800-663-7100) to set up an individual account.

**The annual maximum for psychologists was increased from $500 to $1,000 as of Feb. 25, 2021, retroactive to Sept. 1, 2020.

TRAVEL UP TO $5,000,000

CARE ABROAD

<table>
<thead>
<tr>
<th>Travel Health Coverage</th>
<th>Amount Covered</th>
<th>Eligible</th>
<th>120 DAYS</th>
<th>PER TRIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Incident</td>
<td>$5,000,000</td>
<td>PER LIFETIME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trip Cancellation</td>
<td>$1,500</td>
<td>PER TRIP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>$5,000</td>
<td>PER TRIP</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VISION UP TO $300

<table>
<thead>
<tr>
<th>VISION COVERAGE</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$50</td>
<td>2 POLICY YEARS</td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses</td>
<td>$100</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Laser Eye Surgery</td>
<td>$150</td>
<td>1 POLICY YEAR</td>
</tr>
</tbody>
</table>

QUESTIONS? www.studentcare.ca

Check online for updates related to COVID-19.