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

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.

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.

◆ Using the Studentcare Networks
  By consulting a Network member, you’ll get additional coverage.

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

<table>
<thead>
<tr>
<th>TOTAL COVERAGE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
</tr>
<tr>
<td>20%</td>
</tr>
<tr>
<td>90%</td>
</tr>
</tbody>
</table>

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

◆ Vancouver Studentcare Vision Network
  - ONLY $75 for select prescription eyeglass models (frames and lenses)
  - $50 eye exams
  - $75 OFF select prescription eyeglass models
  - $60 eye exams
  - $50 OFF per eye on Standard LASIK
  - $100 OFF per eye on Custom LASIK
  - With coupon code STUDENT21: 10% OFF contact lenses
  - 25% OFF eyeglass frames (excluding certain brands)

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

◆ PSYVITALITI
  - Preferred rates on 50-minute adult therapy or coaching sessions
  - and more!
  - Dentists, physiotherapists, massage therapists, and chiropractors

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.

QUESTIONS?
www.studentcare.ca

2020-2021
YOUR AMS/GSS STUDENT HEALTH & DENTAL PLAN

We’ve got you covered

Policy Number (Pacific Blue Cross)
- Health, vision, dental, and travel: 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?

- 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.

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER $10,000

<table>
<thead>
<tr>
<th>HEALTH COVERAGE</th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs*</td>
<td>80%</td>
<td>[ ]</td>
</tr>
<tr>
<td>Vaccinations Note: Flu vaccinations are covered up to $25 per policy year, with a $15 dispensing fee cap.</td>
<td>100%</td>
<td>$150</td>
</tr>
<tr>
<td>Psychologist</td>
<td>100%</td>
<td>$500</td>
</tr>
<tr>
<td>Massage Therapist Requires a referral from an MD</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Chiropactor Includes one x-ray per policy year</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Physiotherapist</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Naturopath</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Osteopath Includes one x-ray per policy year</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Registered Dietitian Requires a referral from an MD</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Podiatrist/Chiropodist Includes one x-ray per policy year</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Athletic Therapist</td>
<td>$20</td>
<td>$400</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 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.

If you're an out-of-province student, or an international student who doesn’t meet the Fair PharmaCare eligibility criteria, provide Studentcare with proof of other provincial health care or a study permit in lieu of registration to ensure your drug claims won’t be interrupted.

DENTAL UP TO $750

- Insured Portion
- Studentcare Dental Network Savings

Preventive Services
- Recall exams
- Cleanings
- Impacted wisdom teeth extractions

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

Major Restorative
- Crowns
- Bridges
- Posts

TRAVEL

CARE ABROAD

<table>
<thead>
<tr>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Health Coverage</td>
<td>120 DAYS PER TRIP</td>
</tr>
<tr>
<td>Medical Incident In case of a medical emergency</td>
<td>$5,000,000 PER LIFETIME</td>
</tr>
<tr>
<td>Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency</td>
<td>$1,500 PER TRIP</td>
</tr>
<tr>
<td>Trip Interruption In case of a medical emergency</td>
<td>$5,000 PER TRIP</td>
</tr>
</tbody>
</table>

QUESTIONS?

WWW.STUDENTCARE.CA

Check online for updates related to COVID-19.

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 Must be performed by a licensed optometrist</td>
<td>$50</td>
<td>2 POLICY YEARS</td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses Receipts must include the prescribed strength, or provide the detailed prescription.</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>

WHAT IS MY POLICY NUMBER?

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

Find more details online.