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.

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.
- 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:

- TOTAL COVERAGE: 70% 20% 90%

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- Vancouver Studentcare Vision Network
  - $75 OFF select prescription eyeglass models (frames and lenses)
  - $50 eye exams
  - $50 OFF per eye on Standard LASIK*
  - $100 OFF per eye on Custom LASIK* (Certain conditions apply)

- Clearly
  - With coupon code STUDENT21:
    - 10% OFF contact lenses
    - 25% OFF eyeglass frames (excluding certain brands)*
    - 20% OFF select regularly priced Rexall brand non-prescription products*
    - 10% OFF select regularly priced Rexall brand non-prescription products*

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

- RXi
  - Savings of up to 50% (max $40) on your out-of-pocket costs*

- and more!
  - Dentists, physiotherapists, and chiropractors

QUESTIONS?

WWW.STUDENTCARE.CA

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.

STUDENTCARE 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

STUDENTCARE_INFO-GUIDE_AMS_GSS_09-20

QUESTIONS?
WWW.STUDENTCARE.CA

Care Office (New location for 2020-2021)
Room 3127, The Nest Building
6133 University Blvd.
Vancouver, BC V6T 1Z1
Check online toconfirm office hours.
## 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](http://www.studentcare.ca).

## HOW MUCH DOES IT COST?

**Health & Dental Plan Combined**

- **Annual Fee:**
  - Full-Year Fee (Sept. – Aug.) **$264.63**
  - Winter 2021 Fee (Jan. – Aug.) **$176.42**

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)

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## Health & Dental Plan Benefits

### Health Over $10,000

<table>
<thead>
<tr>
<th>Service</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</td>
<td>100%</td>
<td>$150</td>
</tr>
<tr>
<td>Psychologist</td>
<td>100%</td>
<td>$1,000**</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>Includes x-ray per policy year</td>
<td></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</td>
<td>Includes x-ray per policy year</td>
<td></td>
</tr>
<tr>
<td>Registered Dietitian</td>
<td>Requires a referral from an MD</td>
<td></td>
</tr>
<tr>
<td>Podiatrist/Chiroprodist</td>
<td>Includes x-ray per policy year</td>
<td></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](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.**

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### Vision Up to $300

<table>
<thead>
<tr>
<th>Service</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>

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### Dental Up to $750

- **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

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### Travel Up to $5,000,000

- **Care Abroad**
  - [www.studentcare.ca](http://www.studentcare.ca) to find out how you can extend coverage for a student exchange/internship.
  - **Amount Covered**
  - **Eligible**
  - **120 Days** PER TRIP
  - **$5,000,000** PER LIFETIME

- **Medical Incident**
  - In case of a medical emergency
  - **$1,500** PER TRIP

- **Trip Cancellation**
  - Pre-paid, non-refundable trip expenses in case of a medical emergency
  - **$5,000** PER TRIP

- **Trip Interruption**
  - In case of a medical emergency

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### Questions?
[www.studentcare.ca](http://www.studentcare.ca)

Check online for updates related to COVID-19.