

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?

May students (enrolments and opt outs):
Apr. 26 – May 14, 2021

July students (enrolments and opt outs):
June 23 – July 7, 2021

September students (enrolments and opt outs):
Aug. 27 – Sept. 24, 2021

January students (enrolments and opt outs):
Jan. 7 – 28, 2022

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/CalgaryGSA for instructions.

+1 Add one dependant for **\$579** for full-year coverage

∞ Add unlimited dependants for **\$1,035** for full-year coverage

Enrolments are for 12 months of coverage (the student year), starting on the first day of the first month of the student's first term of study.

Opting out

1. Use the secure online opt-out processing system at www.studentcare.ca/CalgaryGSA to opt out of the health portion, the dental portion, or the Plan in its entirety.
2. 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.

The ease of claiming at your fingertips

Search **Studentcare mobile** on the **App Store** or **Google Play**, and use the app to:

- Submit your claims quickly and securely on your smartphone
- Access your Pay-Direct Card for immediate processing of prescription drug claims



Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

Save more money!

Get access to special offers on health-care services when visiting professionals from the Physiotherapy, Vision, Psychology, Pharmacy, and Dental Networks.

Exclusive savings from Network Partners

Dental care:
30% off dental services, including checkups, cleanings, and fillings

LASIK MD VISION

\$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)*
*Certain conditions apply.

Rexall

20% off select regularly priced Rexall brand non-prescription products*

*Certain conditions apply.

Independent vision specialists

30% off prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses

*} PSYVITALITI

Preferred rates on 50-minute adult therapy or coaching sessions

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to students covered by the GSA Health Plan.

Visit www.studentcare.ca/CalgaryGSA for more info. **1-833-628-5589**

Powered by **Optima Global Health**

Please note: The information contained in this guide may be subject to change. Check www.studentcare.ca/CalgaryGSA for the most up-to-date Plan information.

QUESTIONS?
WWW.STUDENTCARE.CA/CALGARYGSA



2021-2022

Your GSA Student Health & Dental Plan

Coverage information for students beginning their studies in the following intake periods:

May 2021
July 2021

September 2021
January 2022

We've got you covered

Group Numbers

Health, vision, and dental: **Q1204** (Desjardins)
Travel: **97180** (Blue Cross)

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' association, the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the GSA Health & Dental Plan:

Eligible full-time graduate students registered in classes are automatically covered for 12 months (your student year), starting on the first day of the first month of your first term of study:

- May students:** May 1, 2021 – Apr. 30, 2022
- July students:** July 1, 2021 – June 30, 2022
- September students:** Sept. 1, 2021 – Aug. 31, 2022
- January students:** Jan. 1 – Dec. 31, 2022

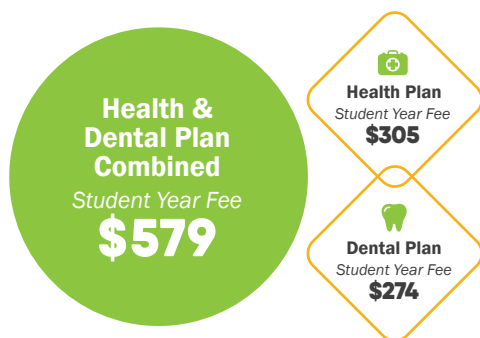
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

Students who may be eligible to enrol themselves in the Plan:

- Part-time students
- Distance students
- Visiting students
- Executive MBA students

Find out more at www.studentcare.ca/CalgaryGSA.

How much does it cost?



If you're eligible, the Plan fee will be automatically included in your tuition and other fees. Find more details online.

What are my Group Numbers?

Health, vision, and dental:
Q1204 (insured by Desjardins Insurance)

Travel:
97180 (administered by Blue Cross Life Insurance Company of Canada)

Health & Dental Plan benefits

Health Over \$10,000

	Per Visit/ Purchase	Per Student Year
Prescription Drugs and Vaccinations NEW: Covers medications on the Alberta Drug Benefit List	UP TO 80%	\$10,000
Psychologist/Master of Social Work/ Registered Clinical Counsellor	100%	\$500
Registered Massage Therapist Requires a referral from an MD	100%	COMBINED MAXIMUM OF \$325
Podiatrist/Chiropodist Covers consultation appointments only	100%	
Chiropractor	100%	
Speech Therapist Requires a referral from an MD	100%	
Naturopath Covers consultation appointments only	100%	
Osteopath/Physiotherapist Includes one x-ray per student year Requires a referral from an MD	\$60	\$1,000

PLUS! Dental accident, ambulance, medical equipment, and more

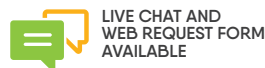
Vision Over \$350

	Amount Covered	Eligible Every
Eye Exam	\$75	24 months
Eyeglasses and Contact Lenses	\$150	24 months
Laser Eye Surgery	\$150	1 student year

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QUESTIONS?
WWW.STUDENTCARE.CA/CALGARYGSA

Check online for updates related to COVID-19.



LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE

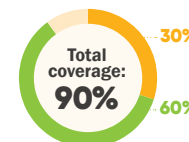
Dental Up to \$850

- Insured portion*
- Studentcare Dental Network savings

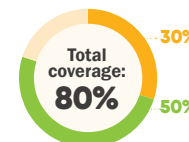
Preventive Services
Recall exams, cleanings, scaling**



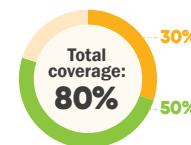
Basic Services
Fillings, oral surgery



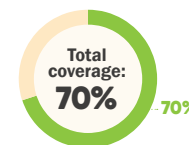
Basic Services
Endodontics (root canals), periodontics (gum treatments)



Major Restorative
Crowns, pins, posts



Denture Maintenance



*You're covered for the insured portion of your Plan regardless of the dentist you choose. However, by consulting a Network member, you'll get an additional 30% in savings, which will give you up to 100% coverage for your dental costs.

**Scaling and root planing are covered up to a combined maximum of 4 units per student year.

Please note that there is a deductible of \$20 per person or \$40 per family per student year. Visit www.studentcare.ca/CalgaryGSA for complete details.

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 Includes eligible COVID-19 medical expenses	\$5,000,000	per lifetime
Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	\$3,000	per trip
Trip Interruption In case of a medical emergency or an eligible Travel Advisory	\$7,500	per trip