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?

Fall Term (enrolments, coverage levels, and opt outs): Aug. 26 – Sept. 23, 2021
Winter Term (enrolments, coverage levels, and opt outs for new students only): Dec. 28, 2021 – Jan. 25, 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 for instructions.

Add unlimited dependants for $517.50 for full-year coverage*

* Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter Term students are available online.

Coverage options & opting out

1. Use the the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage, mix and match portions of the Enhanced Care and Basic Care Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.
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.
   OR
   Choose the Basic Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.
3. Look for a credit to your student account shortly after the Change-of-Coverage Period.

Exclusive savings from Network Partners

**LASIK MD**

$50 off per eye on Standard LASIK*

$100 off per eye on Custom LASIK*

* Certain conditions apply.

**Rexall**

10% off prescription drugs (max $40)*
20% off select regularly priced Rexall brand non-prescription products*

* Certain conditions apply.

**WELL-BEING RESOURCES: EMPOWER ME**

A confidential support service available 24/7 to UMSU and UMGSAs members covered by the UMSU Enhanced Care or Basic Care Dental Plan.

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

Powered by Optima Global Health

**Questions?**

www.studentcare.ca

LIVE CHAT AND WEB REQUEST FORM AVAILABLE

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

You can also register online on your insurer’s website to verify coverage, check your claim’s status, and set up direct deposit.

**Save more money!**

- Your Plan Coverage
  You’re covered for the insured portion of your Plan regardless of the approved 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:

| 80% | 20% | Total coverage: 100% |

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**Questions?**

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LIVE CHAT AND WEB REQUEST FORM AVAILABLE

Your UMSU Enhanced Care Student Health & Dental Plan

Make the most out of your student Plan

Group Numbers (Manitoba Blue Cross)

Health, vision, and dental: 7654
Travel: 97180

Health, vision, and dental:

7654 (carrier: Manitoba Blue Cross)
Travel: 97180 (underwritten by Blue Cross Life Insurance Company of Canada and administered by Manitoba 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’ union, UMSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who’s covered?
Students automatically covered by the UMSU Enhanced Care Health & Dental Plan:
- Undergraduate students who are UMSU members (i.e. students registered in at least one on-campus course) and registered for at least 6 credit hours in the Fall Term
- Full-time graduate students who are UMGSA members
- New Winter Term undergraduate students who are UMSU members (i.e. students registered in at least one on-campus course) and registered for at least 9 credit hours in the Winter Term
- 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
- Co-op students
- and more!

Find out more at www.studentcare.ca.

How much does the Enhanced Care Plan cost?

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Basic Care Plan per Visit</th>
<th>Enhanced Care Plan per Visit</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs*</td>
<td>70%</td>
<td>80%</td>
<td>Up to $30,000 or your MB Pharmacare deductible (whichever is lower)</td>
</tr>
<tr>
<td>Prescription Vaccinations</td>
<td>70%</td>
<td>80%</td>
<td>Basic $150 Enhanced: Unlimited</td>
</tr>
<tr>
<td>Clinical Psychologist/ Master of Social Work/ Counsellor/ Psychotherapist</td>
<td>100%</td>
<td>100%</td>
<td>$1,250</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>Includes one x-ray per policy year</td>
<td>$30 $50</td>
<td>Basic $200 Enhanced: $500</td>
</tr>
<tr>
<td>Physiotherapist/ Athletic Therapist</td>
<td>$50</td>
<td>$50</td>
<td>$500</td>
</tr>
<tr>
<td>Massage Therapy</td>
<td>Requires a referral from an MD or a nurse practitioner</td>
<td>$30 $50</td>
<td>Basic $200 per category of practitioner</td>
</tr>
<tr>
<td>Naturopath</td>
<td>$30 $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech-Language Pathologist</td>
<td>Requires a referral from an MD or a nurse practitioner</td>
<td>$30 $50</td>
<td>Basic $200 per category of practitioner</td>
</tr>
<tr>
<td>Registered Dietitian</td>
<td>Requires a referral from an MD or a nurse practitioner</td>
<td>$30 $50</td>
<td>Basic $300 per category of practitioner</td>
</tr>
<tr>
<td>Acupuncturist</td>
<td>$30 $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthotics</td>
<td>Requires a referral from an MD, a nurse practitioner, or a podiatrist. See the website for claim forms and restrictions.</td>
<td>-</td>
<td>50% Enhanced: Up to $300 per 2 policy years</td>
</tr>
</tbody>
</table>

PLUS! Tutorial benefit, ambulance, dental accident, travel accident, and specified medical equipment

* Plan members covered by Manitoba Health must register for Manitoba Pharmacare, a provincial drug program, to maximize overall drug coverage. See www.studentcare.ca for instructions.

A toll-free legal assistance helpline for all legal questions: 1-833-202-4571

New! Legal Protection Program*

A toll-free legal assistance helpline for all legal questions: 1-833-202-4571

- Housing
- Employment
- Academic

* Available to undergraduate UMSU members registered for a minimum of 6 credit hours in the Fall Term and new Winter Term undergraduate UMSU members registered for a minimum of 9 credit hours in the Winter Term. The Legal Protection Program is offered by Studentcare through a partner law firm.

Studentcare Dental Network savings

Looking for a different level of coverage?
Try the Basic Care Plan for $245.00 or mix and match portions of the Enhanced Care and Basic Care Plans. See www.studentcare.ca for details.

If you’re eligible, the Enhanced Care Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Winter Term students) will be automatically included in your tuition and other fees. Find more details online.

Health & Dental Plan benefits

- Prescription Drugs: The dispensing fee per prescription/refill is limited to $5 for the Basic Care Plan and $10 for the Enhanced Care Plan. Includes coverage for medical cannabis at 20%, up to $500 per policy year.
- Prescription Vaccinations: 70% 80% Basic $150 Enhanced: Unlimited
- Clinical Psychologist/ Master of Social Work/ Counsellor/ Psychotherapist: 100% 100% $1,250
- Chiropractor: Includes one x-ray per policy year $30 $50 Basic $200 Enhanced: $500
- Physiotherapist/ Athletic Therapist: $50 $50 $500
- Massage Therapy: Requires a referral from an MD or a nurse practitioner $30 $50
- Naturopath: $30 $50
- Speech-Language Pathologist: Requires a referral from an MD or a nurse practitioner $30 $50
- Registered Dietitian: Requires a referral from an MD or a nurse practitioner $30 $50
- Acupuncturist: $30 $50
- Orthotics: Requires a referral from an MD, a nurse practitioner, or a podiatrist. See the website for claim forms and restrictions. - 50% Enhanced: Up to $300 per 2 policy years

PLUS! Tutorial benefit, ambulance, dental accident, travel accident, and specified medical equipment

* Plan members covered by Manitoba Health must register for Manitoba Pharmacare, a provincial drug program, to maximize overall drug coverage. See www.studentcare.ca for instructions.

Dental Up to 

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</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>$500</td>
<td>$750</td>
<td>(maximum per policy year)</td>
</tr>
</tbody>
</table>

Basic Services
- • Recall exams
- • Polishing

Restorative Services
- • Fillings, extractions
- • Oral surgery (note: not all surgeries are eligible)
- • Periodontics (gum treatments)
- • Bridge repairs
- • Re-centering of bridges and crowns
- • Scaling

Endodontics
- • Root canal

Major Restorative
- • Crowns
- • Bridges
- • Posts

Obtaining preauthorization is recommended for dental work expected to cost $500 or more. See www.studentcare.ca for details.

Travel Up to $5,000,000

- 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

Check online for updates related to COVID-19.