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?

- Fall Term (enrolments, coverage levels, and opt outs): Aug. 25 – Sept. 24, 2020
- Winter Term (enrolments, coverage levels, and opt outs for new students only): Dec. 24, 2020 – Jan. 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 unlimited dependants for $517.50 for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Winter Term students are available online.

COVERAGE OPTIONS & OPTING OUT

- Use 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.
- 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.
- Choose the Basic Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.
- Look for 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

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.

- 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>80% Total Coverage:</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td></td>
</tr>
</tbody>
</table>

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- **LASIK MD**
  - $50 OFF per eye on Standard LASIK*
  - $100 OFF per eye on Custom LASIK*
  - *Certain conditions apply.

- **clearly**
  - 10% OFF contact lenses
  - 25% OFF eyeglass frames (excluding certain brands)*
  - *Certain conditions apply.

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

- and more!
  - Dentists, physiotherapists, massage therapists, and chiropractors

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to UMSU and UMGSA members covered by the UMSU Enhanced Care or Basic Care Dental Plan. Visit www.studentcare.ca for more info. 1-833-628-5589

Questions?
WWW.STUDENTCARE.CA

LIVE CHAT AND WEB REQUEST FORM AVAILABLE
HEALTH & DENTAL PLAN BENEFITS

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 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 IT COST?

<table>
<thead>
<tr>
<th>Enhanced Care Health &amp; Dental Plan Combined</th>
<th>Basic</th>
<th>Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>$175.00</td>
<td>$200.00</td>
</tr>
<tr>
<td>DENTAL PLAN</td>
<td>$116.67</td>
<td>$145.00</td>
</tr>
<tr>
<td>DENTAL PLAN</td>
<td>$113.33</td>
<td>$139.00</td>
</tr>
</tbody>
</table>

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.

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: 7654 (carrier: Blue Cross Life Insurance Company of Canada)
- Travel: 97180 (administered by Blue Cross Life Insurance Company of Canada)