

# 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](http://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

- 1 Use the secure online opt-out processing system at [www.studentcare.ca](http://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.

# 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:



## EXCLUSIVE SAVINGS FROM NETWORK PARTNERS



**\$50 OFF** per eye on Standard LASIK\*

**\$100 OFF** per eye on Custom LASIK\*

\*Certain conditions apply.



10% off prescription drugs (max \$40)\*

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

\*Certain conditions apply.



With coupon code **STUDENT21**:

**10% OFF** contact lenses

**25% OFF** eyeglass frames (excluding certain brands)\*

\*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](http://www.studentcare.ca) for more info. **1-833-628-5589**

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University of Manitoba  
**STUDENTS' UNION**



**STUDENTCARE**

2020-2021

# 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**

QUESTIONS?  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)



LIVE CHAT AND  
WEB REQUEST FORM  
AVAILABLE

STUDENTCARE\_INFOGUIDE\_UMSU\_09-20

# ALL YOU NEED TO KNOW ABOUT YOUR PLAN

## 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](http://www.studentcare.ca).

## HOW MUCH DOES IT COST?

### 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](http://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)

# HEALTH & DENTAL PLAN BENEFITS

## HEALTH OVER \$10,000

HEALTH COVERAGE	Basic Care Plan Per Visit / Purchase	Enhanced Care Plan Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs*</b> 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 80%, up to \$500 per policy year.	70%	80%	UP TO \$10,000 OR YOUR MB PHARMACARE DEDUCTIBLE (WHICHEVER IS LOWER)
<b>Prescription Vaccinations</b>	70%	80%	BASIC: \$150 ENHANCED: ∞
<b>Clinical Psychologist/ Master of Social Work</b>	100%	100%	NEW! \$1,250
<b>Chiropractor</b> Includes one x-ray per policy year	\$30	\$50	BASIC: \$200 NEW! ENHANCED: \$500
<b>Physiotherapist/Athletic Therapist</b>	NEW! \$50	\$50	NEW! \$500
<b>Massage Therapist</b> Requires a referral from an MD or a nurse practitioner	\$30	\$50	BASIC: \$200 PER CATEGORY OF PRACTITIONER
<b>Naturopath</b>	\$30	\$50	
<b>Speech Therapist</b> Requires a referral from an MD or a nurse practitioner	\$30	\$50	ENHANCED: \$300 PER CATEGORY OF PRACTITIONER
<b>Acupuncturist</b>	\$30	\$50	
<b>Orthotics</b> Requires a referral from an MD, a nurse practitioner, or a podiatrist	-	\$50	ENHANCED: UP TO \$300 PER 2 POLICY YEARS

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

#### \*Increase Your Drug Coverage through Manitoba Pharmacare!

All Plan members covered by Manitoba Health **must** register for Manitoba Pharmacare. This will increase your drug coverage to 100% after the deductible has been met. If you haven't registered, the UMSU Plan will stop paying your drug claims once you reach the \$200 threshold. See [www.gov.mb.ca/health/pharmacare](http://www.gov.mb.ca/health/pharmacare) for instructions. Once you've registered, upload a copy of the letter confirming your Pharmacare coverage on [mybluecross](http://mybluecross) (see [www.mb.bluecross.ca](http://www.mb.bluecross.ca)) or mail it to Manitoba Blue Cross: PO Box 1046, Stn. Main, Winnipeg, MB, R3C 2X7. If your health care is from another province, contact Studentcare to verify and ensure your drug claims won't be interrupted.

**If you're an international student:** You're not eligible for Manitoba Health or Manitoba Pharmacare, but you may be covered by a primary health plan provided by the U of M. See [mishp.ca](http://mishp.ca) for details.

## VISION OVER >> BASIC ENHANCED \$150 \$250

VISION COVERAGE	Basic Care Plan Amount Covered	Enhanced Care Plan Amount Covered	Eligible Every
<b>Eye Exam</b> Must be performed by a licensed optometrist	\$60	\$90	2 POLICY YEARS
<b>Eyeglasses and Contact Lenses</b> Receipts must include the prescribed strength and the detailed prescription.	\$100	\$200	24 MONTHS

## DENTAL UP TO >> BASIC ENHANCED \$500 \$750

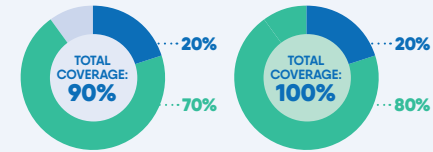
(maximum per policy year)

- Insured Portion
- Studentcare Dental Network Savings

### BASIC CARE PLAN ENHANCED CARE PLAN

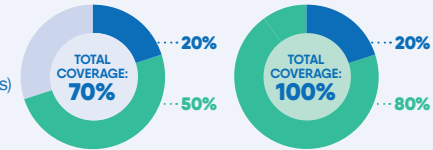
#### Basic Services

- Recall exams
- Polishing



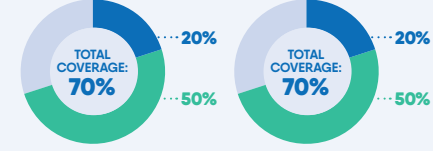
#### Restorative Services

- Fillings, extractions
- Oral surgery
- Periodontics (gum treatments)
- Bridge repairs
- Re-centering of bridges and crowns
- Scaling



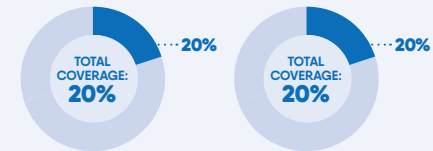
#### Endodontics

- Root canal



#### Major Restorative

- Crowns
- Bridges
- Posts



## TRAVEL UP TO \$5,000,000

CARE ABROAD	Amount Covered	Eligible
<b>Travel Health Coverage</b> Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.	120 DAYS	PER TRIP
<b>Medical Incident</b> In case of a medical emergency <b>NEW!</b> Includes eligible COVID-19 medical expenses	\$5,000,000	PER LIFETIME
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	NEW! \$3,000	PER TRIP
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	NEW! \$7,500	PER TRIP

QUESTIONS?  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

LIVE CHAT AND WEB REQUEST FORM AVAILABLE