

# 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 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 Session** (family enrolments and opt outs): **Sept. 1 – 30, 2020**
- ▶ **Winter Session** (family enrolments and opt outs for new January academic starts only): **Jan. 1 – Feb. 1, 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 [utsu.ca/health](http://utsu.ca/health) for instructions.



**ADD UNLIMITED DEPENDANTS FOR:**  
**HEALTH: \$449.20**  
**DENTAL: \$375.48**  
**TOTAL: \$824.68**  
**FOR FULL-YEAR COVERAGE\***

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

## OPTING OUT

- 1 Use the secure online opt-out processing system at [utsu.ca/health](http://utsu.ca/health) to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 If you're opting out of the health portion, upload proof of your alternative health 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. If you're opting out of the dental portion, you don't need to provide proof of alternative coverage.
- 3 Receive a refund for the amount of the Plan 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!

- **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:



## EXCLUSIVE SAVINGS FROM NETWORK PARTNERS



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

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

\*Certain conditions apply.

*Independent Vision Specialists*

**30% OFF**  
prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses



With coupon code STUDENT21:

**10% OFF**  
contact lenses

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

\*Certain conditions apply.



Preferred rates on 50-minute adult therapy or coaching sessions



**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, chiropractors, and naturopaths

[UTSU.CA/HEALTH](http://UTSU.CA/HEALTH)  
**UTSU Office:**  
12 Hart House Circle  
Toronto, ON M5S 3J9



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



UNIVERSITY OF TORONTO  
**STUDENTS' UNION**



**STUDENTCARE**

2020-2021

# UNIVERSITY OF TORONTO STUDENTS' UNION HEALTH & DENTAL PLAN

## Make the most out of it

### Group Numbers

- ▶ Health, vision, and dental: **Q1212** (Desjardins)
- ▶ Travel: **97180** (Blue Cross)

STUDENTCARE\_INFO-GUIDE\_LITSU\_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, the University of Toronto Students' Union (UTSU), and administered by Studentcare, the leading provider of student health and dental plans in Canada

## WHO'S COVERED?

### Students automatically covered by the UTSU Health & Dental Plan:

- Full-time undergraduate (including professional faculty) students at the St. George campus
- Full-time Toronto School of Theology students

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

Please note: Other categories of students may also be covered, and COVID-19 restrictions may impact Plan eligibility and billing procedures. See [utsu.ca/health](https://utsu.ca/health) for updates and further details.

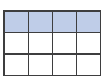
## HOW MUCH DOES IT COST?

**HEALTH & DENTAL PLAN COMBINED**  
Annual Fee

**\$412.34**

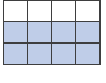
Health: \$224.60  
Dental: \$187.74

COVERED FOR FALL SESSION STUDENTS



**Fall 2020 Fee**  
(Sept. - Dec.)  
**\$206.17**

COVERED FOR WINTER SESSION STUDENTS



**Winter 2021 Fee**  
(Jan. - Aug.)  
**\$206.17**

If you're eligible, the Plan fee for coverage from Sept. 1 - Dec. 31 will be automatically charged with your tuition. If you remain or become eligible in the Winter Session, the Plan fee for coverage from Jan. 1 - Aug. 31 will be automatically charged with your tuition.

Find more details online.

## WHAT ARE MY GROUP/CERTIFICATE NUMBERS?

- Health, vision, and dental benefits insured by Desjardins Insurance: **Group Number Q1212**
- Health/vision/dental certificate number: **Your Student ID Number**
  - If your ID has 9 or fewer digits, use 9 digits.
  - If your ID has 10 digits, use 10 digits.
- Travel benefits administered by Blue Cross Life Insurance Company of Canada: **Group Number 97180**

# HEALTH & DENTAL PLAN BENEFITS

## HEALTH OVER \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs*</b> Includes coverage for: - Vaccinations at 100%, up to \$200 per policy year - Contraceptives up to \$250 per policy year - Diabetic testing agents up to \$1,000 per policy year	<b>UP TO 80%</b>	<b>\$5,000</b>
<b>Psychologist/Master of Social Work/Clinical Counsellor/Psychotherapist</b>	\$100	15 VISITS
<b>Registered Massage Therapist</b> Requires a referral from an MD or a nurse practitioner	\$30	<b>COMBINED MAXIMUM: 20 VISITS</b>
<b>Acupuncturist</b>	\$30	
<b>Chiropractor</b> Includes one x-ray per policy year	\$30	20 VISITS
<b>Physiotherapist</b>	\$30	20 VISITS
<b>Naturopath</b>	\$30	<b>COMBINED MAXIMUM: 20 VISITS</b>
<b>Homeopath</b>	\$30	
<b>Speech Therapist</b> Requires a referral from an MD or a nurse practitioner	\$30	20 VISITS
<b>Podiatrist/Chiropodist</b> Podiatrist coverage includes one x-ray per policy year.	\$30	20 VISITS

### PLUS: Diagnostic services, tutorial benefit, hospitalization, ambulance, dental accident, medical equipment, and more

\*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See [www.studentcare.ca](http://www.studentcare.ca) for details.

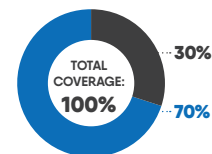
## VISION UP TO \$150

VISION COVERAGE	Amount Covered	Eligible Every
<b>Eye Exams, Eyeglasses, and Contact Lenses</b>	\$150	24 MONTHS

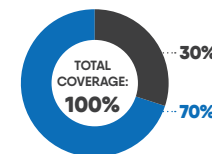
## DENTAL UP TO \$800

**Insured Portion** **Studentcare Dental Network Savings**  
Find eligible practitioners at [utsu.ca/health](https://utsu.ca/health).

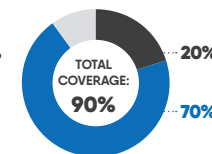
### Examinations and X-Rays



### Preventive Scaling and Polishing

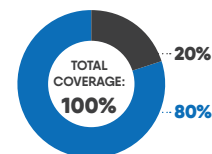


### Periodontics (Gum Treatments)



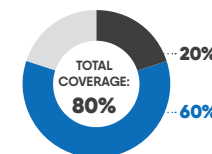
### Basic Preventive Services and Basic Oral Surgery

Lab tests, extractions, maintenance of removable dentures (cleanings)



### Basic Restorative Services

Fillings, root canals (endodontics), oral surgery, anesthesia, maintenance of removable dentures (other than cleaning)



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

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

### UTSU.CA/HEALTH

**UTSU Office:**  
12 Hart House Circle  
Toronto, ON M5S 3J9

 **LIVE CHAT AND WEB REQUEST FORM AVAILABLE**