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?

1st Term (enrolments, coverage levels, and opt outs): Aug. 24 – Sept. 22, 2020
2nd Term (enrolments, coverage levels, and opt outs for new students only): Dec. 22, 2020 – Jan. 22, 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.

+1 Add one dependant for $360 for full-year coverage*

∞ Add unlimited dependants for $720 for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new 2nd Term students are available online.

HOW DO I CLAIM?

CLAIMING MADE SIMPLE

- Instructions and claim forms are available at www.studentcare.ca.
- You can register online on your insurer’s website to check your claim’s status and to set up direct deposit.
- Download your Pay-Direct Card for immediate processing of prescription drug claims.

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:

<table>
<thead>
<tr>
<th>80%</th>
<th>20%</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL COVERAGE:</td>
<td></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

- Savings of up to 50% (max $40) on your out-of-pocket costs*
- 20% off select regularly priced Rexall brand non-prescription products*
  *Certain conditions apply.

and more!

- Dentists, physiotherapists, and chiropractors

QUESTIONS?

www.studentcare.ca

LIVE CHAT AND WEB REQUEST FORM AVAILABLE

2020-2021

YOUR UVSS ENHANCED CARE STUDENT HEALTH & DENTAL PLAN

Make the most out of it

Policy/Group Numbers

- Health, vision, and dental: 3001 (Pacific Blue Cross)
- Travel: 97180 (Blue Cross)

Victoria Studentcare Vision Network

$75 OFF select prescription eyeglass models

STUDENTCARE

university of victoria students' society
**Studentcare Dental Network Savings**

<table>
<thead>
<tr>
<th>Service</th>
<th>Enhanced Care Plan Per Visit</th>
<th>Basic Care Plan Per Visit</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Dentistry</td>
<td>$30</td>
<td>$20</td>
<td>UNLIMITED</td>
</tr>
<tr>
<td>Basic Dentistry</td>
<td>$80</td>
<td>$20</td>
<td>UNLIMITED</td>
</tr>
<tr>
<td>Orthodontist</td>
<td>$300</td>
<td>$120</td>
<td>UNLIMITED</td>
</tr>
</tbody>
</table>

**Preventive Services**
- • Recall exams
- • Cleanings
- • Impacted wisdom teeth extractions

**Basic Services**
- • Fillings
- • Oral surgery

**Endodontics and Periodontics**
- • Root canal
- • Implant placements
- • Crown and bridge restorations
- • Gum treatment

**Medical Services**
- • Physical therapy
- • Occupational therapy
- • Athletic therapy
- • Massage therapy
- • Home care
- • Speech therapy
- • Podiatrist/Chiropodist
- • Mental health
- • Infant care
- • Preventive care
- • Acupuncture
- • Naturopathy
- • Chiropractor
- • Registered Dietitian
- • Physiotherapist
- • Psychologist
- • Vaccinations

**Vision Benefits**
- • Eye exam
- • Eyeglasses and contact lenses
- • Laser surgery

**Dental Benefits**
- • Preventive care
- • Basic care
- • Orthodontic care
- • Periodontal care
- • Endodontic treatment
- • Oral surgery
- • Crown and bridge restorations
- • Gum treatment
- • Gum disease treatment
- • Root canal
- • Implant placements

**Medical Incident**
- In case of a medical emergency

**Trip Interruption**
- In case of a medical emergency

**Questions?** www.studentcare.ca

**Dental Plan:**
- **UVSS Plan for Students who are UVSS members registered for at least 3 units of classes in September or January:**
  - **Full-Year Fee: $360**
  - **Winter 2021 Fee (Jan. – Aug.): $240**

**Plan members covered by BC MSP must register for BC Fair PharmaCare.** Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you’re not registered, the UVSS Plan will stop paying your drug claims once you reach the $500 claims threshold. Register online at [https://my.gov.bc.ca/fpcare/registration/requirements](https://my.gov.bc.ca/fpcare/registration/requirements) or, if you’re 19 or over and already registered under a family account, call Health Insurance BC (1-800-663-7100) to set up an individual account.

Looking for a different level of coverage?

If you’re an out-of-province student, or an international student who doesn’t meet the Fair PharmaCare eligibility criteria, provide Studentcare with proof of other provincial health care or a study permit in lieu of registration to ensure your drug claims won’t be interrupted.

Looking for a different level of coverage?

If you’re eligible, the Enhanced Care Plan fee for coverage from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New 2nd Term students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

** traveller up to $5,000,000**
- **Travel Health Coverage:** Visit www.studentcare.ca to find out how you can extend coverage for a student exchange/internship.
- **Medical Incident:** In case of a medical emergency
  - NEW! Includes eligible COVID-19 medical expenses
- **Trip Cancellation:** Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory
  - NEW! $3,000
- **Trip Interruption:** In case of a medical emergency or an eligible Travel Advisory
  - NEW! $7,500

**Questions?** www.studentcare.ca

**Studentcare Dental Network Savings**

- **Enhanced Care Plan:**
  - **Insured Portion:** $600
  - **Studentcare Dental Network Savings:** $300

- **Basic Care Plan:**
  - **Insured Portion:** $300
  - **Studentcare Dental Network Savings:** $150

**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’ society, the UVSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

**Who’s covered?**
- Students automatically covered by the UVSS Enhanced Care Health & Dental Plan:
  - Undergraduate students who are UVSS members registered for at least 3 units of classes in September or January
  - This includes:
    - Co-op students
    - Eligible international students
  - 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
  - Incoming exchange students
  - Year 3 and 4 Island Medical Program students

Find out more at www.studentcare.ca

**What’s my policy/group numbers?**
- **Health, vision, and dental:**
  - 3001 (insured by Pacific Blue Cross)
- **Travel:**
  - 97180 (administered by Blue Cross Life Insurance Company of Canada)