

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 semester (enrolments and opt outs):
AUG. 26 – SEPT. 27, 2019
- ▶ Winter semester (enrolments and opt outs for new students only):
JAN. 2 – FEB. 3, 2020
- ▶ Spring semester (enrolments and opt outs for new students only):
APR. 29 – JUNE 12, 2020

FAMILY ENROLMENTS

You can enrol your family (spouse and/or dependent children) in the health and dental portion of the Plan each year by paying an additional fee, over and above your fee as a member of the Plan. Common law and same-sex couples are eligible. Visit www.studentcare.ca for instructions. Please note that you can't enrol your family in the Legal Protection portion of the Plan.

+1 ADD ONE DEPENDANT FOR
\$295.00
FOR FULL-YEAR COVERAGE*

∞ ADD UNLIMITED DEPENDANTS FOR
\$590.00
FOR FULL-YEAR COVERAGE*

*Family enrolment fees for health and dental coverage from Jan. 1 – Aug. 31, 2020 (for new Winter semester students) and from May 1 – Aug. 31, 2020 (for new Spring semester students) are available online.

OPTING OUT

HEALTH AND DENTAL COVERAGE:

- 1 Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health and dental portion of the Plan.
- 2 Upload proof of your alternative health and 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.
- 3 Receive an email money transfer or a direct deposit for the amount of the Plan shortly after the Change-of-Coverage Period.

LEGAL PROTECTION PROGRAM:

Check your student portal to opt out of the Legal Protection portion of the Plan. You may opt out prior to paying your tuition. Please contact the registrar and CSI for more details.

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



SAVE MORE MONEY!

- **Your Plan Coverage**
You're covered for the insured portion of your Plan regardless of the licensed 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

LASIK MD
VISION

\$50 OFF
PER EYE ON STANDARD LASIK*

\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply.

clearly

WITH COUPON CODE **STUDENTCARE19**:

10% OFF
CONTACT LENSES

25% OFF
EYEGLOSS FRAMES
(EXCLUDING CERTAIN BRANDS)

Rexall

10% OFF PRESCRIPTION DRUGS
(MAX \$40)

20% OFF SELECT REGULARLY PRICED
REXALL BRAND NON-PRESCRIPTION
PRODUCTS

QUESTIONS?

WWW.STUDENTCARE.CA
1-866-358-4439

Wellness Office: RC 173, Doon Campus
Mon. - Thurs. from 8:30 am to 4:30 pm
Fri. from 8:30 am to 2 pm

STUDENTCARE

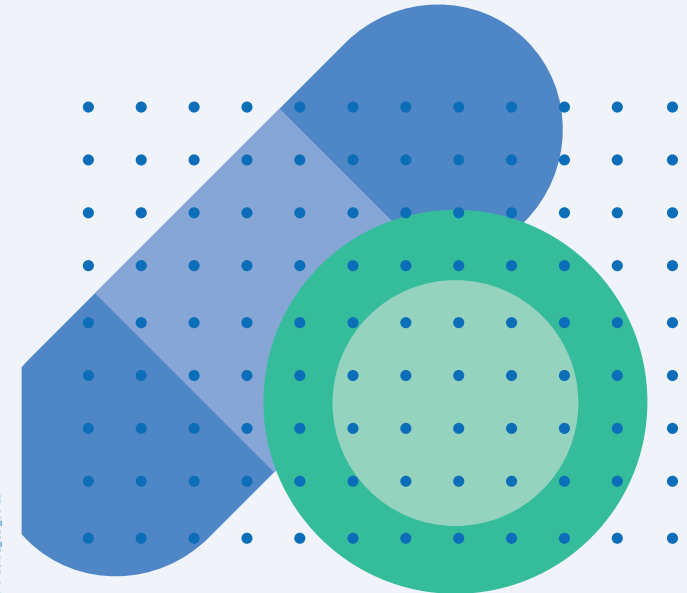
CONESTOGA
STUDENTS INC

2019-2020

YOUR CSI STUDENT HEALTH & DENTAL PLAN

Group Numbers

- ▶ Health, vision, and dental: **17895** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



STUDENTCARE_INFO-GUIDE_CSI_09-19

Make the most out of it

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 student association, Conestoga Students Inc., and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the CSI Health & Dental Plan:

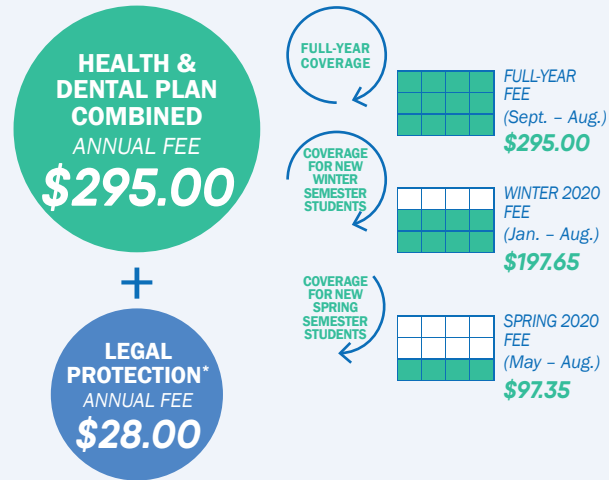
Full-time Fall, Winter, and Spring semester domestic and international students who aren't enrolled in the English for Academic Studies program

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

Part-time students may be eligible to enrol themselves in the Plan.

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?



If you're eligible, the Health & Dental Plan fee and the Legal Protection fee for coverage from Sept. 1 - Aug. 31 will be automatically included in your tuition and other fees. New Winter and Spring semester students pay pro-rated fees for coverage until Aug. 31. Find more details online.

LEGAL PROTECTION PROGRAM

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

Plus, a lawyer will take charge of proceedings related to the following areas of law: • Housing • Employment • Academic

*The Legal Protection Program is offered by Studentcare through a partner law firm.

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$10,000

Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS* AND VACCINATIONS Covers the dispensing fee up to \$8 Covers NuvaRing at 80%, up to \$144 per policy year	80%	\$2,000
PSYCHOLOGIST/SOCIAL WORKER Requires a referral from an MD	70%	\$300
REGISTERED MASSAGE THERAPIST	70%	\$500
CHIROPRACTOR Includes one x-ray per policy year	70%	\$500
PHYSIOTHERAPIST**	70%	\$500
NATUROPATH	70%	\$500
SPEECH THERAPIST Requires a referral from an MD	70%	\$300

PLUS: DIAGNOSTIC SERVICES, AMBULANCE, MEDICAL EQUIPMENT, ORTHOPAEDICS, 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 for details.

**Please note that as of January 1, 2020, a referral from a medical doctor is no longer required for visits to a physiotherapist.

VISION OVER \$200

Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist or ophthalmologist; reimbursement is based on reasonable and customary fees.	\$100	24 MONTHS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$120	24 MONTHS

WHAT ARE MY GROUP NUMBERS?

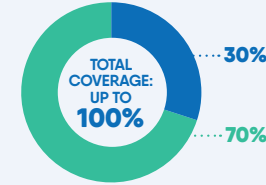
- Health, vision, and dental:
17895 (insured by Sun Life Assurance Company of Canada)
- Travel:
97180 (administered by Blue Cross Life Insurance Company of Canada)

DENTAL UP TO \$750

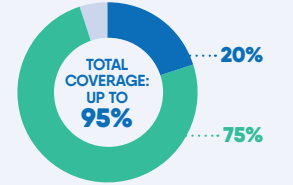
- Insured Portion
- Studentcare Dental Network Savings

PREVENTIVE SERVICES

- Recall exams
- Cleanings

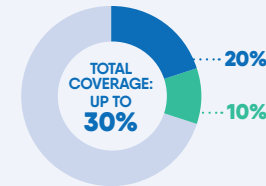


FILLINGS AND IMPACTED WISDOM TEETH EXTRACTIONS

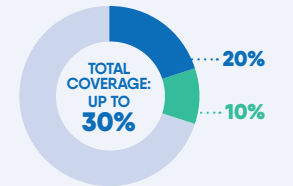


MAJOR RESTORATIVE

- Crowns
- Bridges
- Dentures



ENDODONTICS AND PERIODONTICS



TRAVEL UP TO \$5,000,000

Travel Coverage	Amount Covered	Eligible
TRAVEL HEALTH COVERAGE Visit www.studentcare.ca to find out how you can extend coverage for a student exchange/internship.	120 DAYS	PER TRIP
MEDICAL INCIDENT In case of a medical emergency	\$5,000,000	PER LIFETIME
TRIP CANCELLATION Pre-paid, non-refundable trip expenses in case of a medical emergency	\$1,500	PER TRIP
TRIP INTERRUPTION In case of a medical emergency	\$5,000	PER TRIP

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