

ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I'M ALREADY COVERED?

3 reasons to stick with your student Plan:

- 1 Most plans don't offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
- 2 You can combine plans to maximize your overall coverage—up to 100%.
- 3 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.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ **May students** (enrolments and opt outs):
Apr. 24 – May 15, 2020
- ▶ **July students** (enrolments and opt outs):
June 24 – July 8, 2020
- ▶ **September students** (enrolments and opt outs):
Aug. 26 – Sept. 25, 2020
- ▶ **January students** (enrolments and opt outs):
Jan. 4 – 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/CalgaryGSA for instructions.

+1 Add one dependant for
\$618.58
for full-year coverage

∞ Add unlimited dependants for
\$913.51
for full-year coverage

Enrolments are for 12 months of coverage (the student year), starting on the first day of the first month of the student's first term of study.

OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca/CalgaryGSA to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 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.
- 3 Receive 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



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!

Get access to special offers on health-care services when visiting professionals from the Massage Therapy, Chiropractic, Physiotherapy, Vision, Psychology, Pharmacy, and Dental Networks.

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

MASSAGE THERAPY, CHIROPRACTIC, AND PHYSIOTHERAPY:
PT HEALTH NETWORK CLINICS OFFER HEALTH PLAN MEMBERS A 20% DISCOUNT ON MASSAGE THERAPY, CHIROPRACTIC, AND PHYSIOTHERAPY SERVICES.

DENTAL CARE:
30% OFF DENTAL SERVICES, INCLUDING CHECKUPS, CLEANINGS, AND FILLINGS

LASIK MD
per eye on Standard LASIK*

\$100 OFF
per eye on Custom LASIK*

*Certain conditions apply.

clearly
With coupon code STUDENT21:
10% OFF
contact lenses

25% OFF
eyeglass frames
(excluding certain brands)*

*Certain conditions apply.

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

*Certain conditions apply.

Independent vision specialists

30% OFF
prescription eyeglasses,
up to \$75
Discounts on eye exams
and contact lenses

PSYVITALITI
Preferred rates on
50-minute adult therapy
or coaching sessions

**WELL-BEING RESOURCES:
EMPOWER ME**
A confidential support service
available 24/7 to students covered
by the GSA Health Plan.
Visit www.studentcare.ca/CalgaryGSA
for more info. **1-833-628-5589**
Powered by **Optima Global Health**

Please note: The information contained in this guide may be subject to change. Check www.studentcare.ca/CalgaryGSA for the most up-to-date Plan information.

QUESTIONS?
WWW.STUDENTCARE.CA/CALGARYGSA

**LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE**



2020-2021

YOUR GSA STUDENT HEALTH & DENTAL PLAN

Coverage information for students beginning their studies in the following intake periods:

May 2020 September 2020
July 2020 January 2021

We've got you covered

Group Numbers

- ▶ Health, vision, and dental: **Q1204** (Desjardins)
- ▶ Travel: **97180** (Blue Cross)

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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' association, the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the GSA Health & Dental Plan:

Eligible full-time graduate students registered in classes are automatically covered for 12 months (your student year), starting on the first day of the first month of your first term of study:

- May students: **May 1, 2020 – Apr. 30, 2021**
- July students: **July 1, 2020 – June 30, 2021**
- September students: **Sept. 1, 2020 – Aug. 31, 2021**
- January students: **Jan. 1 – Dec. 31, 2021**

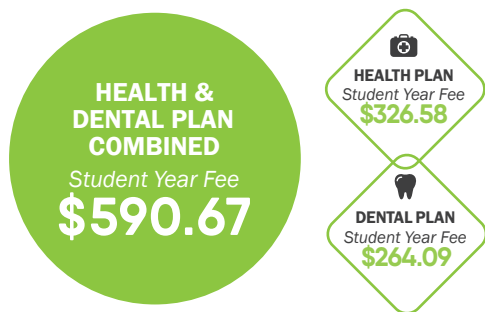
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

Students who may be eligible to enrol themselves in the Plan:

- Part-time students
- Distance students
- Visiting students
- Executive MBA students

Find out more at www.studentcare.ca/CalgaryGSA.

HOW MUCH DOES IT COST?



If you're eligible, the Plan fee will be automatically included in your tuition and other fees. Find more details online.

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **Q1204** (insured by Desjardins Insurance)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Student Year
Prescription Drugs and Vaccinations	UP TO 80%	\$10,000
Psychologist/Master of Social Work/Registered Clinical Counsellor	100%	\$500
Registered Massage Therapist Requires a referral from an MD	100%	COMBINED MAXIMUM OF \$325
Podiatrist/Chiropodist Covers consultation appointments only	100%	
Chiropractor	100%	
Speech Therapist Requires a referral from an MD	100%	
Naturopath Covers consultation appointments only	100%	
Osteopath/Physiotherapist Includes one x-ray per student year Requires a referral from an MD	\$60	\$1,000

PLUS: Dental accident, tutorial benefit, ambulance, medical equipment, and more

VISION OVER \$350

VISION COVERAGE	Amount Covered	Eligible Every
Eye Exam Must be performed by a licensed optometrist	\$75	24 MONTHS
Eyeglasses and Contact Lenses Receipts must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS
Laser Eye Surgery	\$150	1 STUDENT YEAR

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QUESTIONS?
WWW.STUDENTCARE.CA/CALGARYGSA

Check online for updates related to COVID-19.



LIVE CHAT AND WEB REQUEST FORM AVAILABLE

DENTAL UP TO \$850

● Insured Portion* ● Studentcare Dental Network Savings

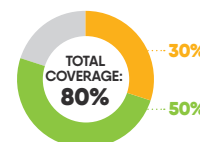
Preventive Services
Recall exams, cleanings, scaling**



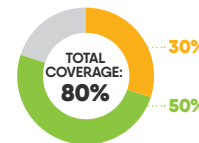
Basic Services
Fillings, oral surgery



Basic Services
Endodontics (root canals), periodontics (gum treatments)



Major Restorative
Crowns, pins, posts



Denture Maintenance



*You're covered for the insured portion of your Plan regardless of the dentist you choose. However, by consulting a Network member, you'll get an additional 30% in savings, which will give you up to 100% coverage for your dental costs.

**Scaling and root planing are covered up to a combined maximum of 4 units per student year.

Please note that there is a deductible of \$20 per person or \$40 per family per student year. Visit www.studentcare.ca/CalgaryGSA for complete details.

TRAVEL UP TO \$5,000,000

CARE ABROAD	Amount Covered	Eligible
Travel Health Coverage Visit www.studentcare.ca/CalgaryGSA 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