All you need to know about coverage changes

What if I’m already covered?

Reasons to stick with your student Plan:

- Your parent’s insurance plan could stop covering you completely if you’re a student over 21.
- You can combine plans to maximize your overall coverage—up to 100%.

When can I change my coverage?

- **Fall Term** (enrolments and opt outs): Sept. 7 – 30, 2021
- **Winter Term** (enrolments and opt outs for new students only): Jan. 6 – 31, 2022
- **Summer Term** (enrolments for new students only): May 1 – 31, 2022

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.

Opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca](http://www.studentcare.ca) 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 an email money transfer or a direct deposit 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 licensed health-care practitioner you choose.

Example of a claim made using a Studentcare Dental Network practitioner:

| 70% + | 30% − | Total coverage: Up to 100% |

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**
  - With coupon code STUDENT21:
    - 10% off contact lenses
    - 25% off eyeglass frames (excluding certain brands)*  
    - *Certain conditions apply.

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

- **Rexall**
  - 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

Enjoy it while it lasts

**Your McMaster GSA Student Health & Dental Plan**

**2021–2022**

**Group Numbers**

Health, vision, and dental: 20639 (Sun Life)  
Travel: 97180 (Blue Cross)

**STUDENTCARE_INFO-GUIDE_MCMASTER_GSA_09-21**

QUESTIONS?  
[www.studentcare.ca](http://www.studentcare.ca)

LIVE CHAT AND WEB REQUEST FORM AVAILABLE

**WELL-BEING RESOURCES: EMPOWER ME**

A confidential support service available 24/7 to eligible graduate students at McMaster University.  
Visit [www.studentcare.ca](http://www.studentcare.ca) for more info: 1-833-628-5589

Powered by Optima Global Health

**VIRTUAL HEALTH CARE**

Students covered by the GSA Health Plan can connect with nurses and physicians via a mobile or web app from anywhere in Canada.  
Find out more at [www.dialogue.co/signup-studentcare](http://www.dialogue.co/signup-studentcare)

Provided by Dialogue

**Exclusive savings from Network Partners**

- **LASM IK MD**
  - $50 off 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**
  - 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
All you need to know about your Plan

What is a Health & Dental Plan?
- Extended health and dental coverage that can help fill 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:
- Full-time and part-time graduate students in September or January who pay McMaster fees, including:
  - International students paying McMaster fees
  - Students on exchange paying McMaster fees
- Full-time Divinity students are automatically covered by the Health Plan only and may pay additional fees (see www.studentcare.ca for details).
- Certain exceptions exist. Please check your student account to confirm if you’ve been charged the Plan fees.
- New Summer Term students may be eligible to enrol themselves in the Plan. Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See www.studentcare.ca for more updates and further details.

How much does it cost?

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Dental Plan</th>
<th>Combined</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>$217.00</td>
<td>$199.47</td>
</tr>
<tr>
<td>Winter Fee</td>
<td>$147.56</td>
<td></td>
</tr>
<tr>
<td>Winter Fee</td>
<td>$129.59</td>
<td></td>
</tr>
</tbody>
</table>

Health Plan:
- Vision Up to $50
  - Eye Exam: $50 covered per policy year

Dental Plan:
- Preventive Services:
  - Recall exams: 30%
  - Cleanings: 70%
  - Impacted wisdom teeth extractions: 100%
- Basic Services:
  - Fillings: 20%
  - Scaling: 70%
  - Oral surgery: 90%
- Major Restorative:
  - Crowns: 20%
  - Bridges: 70%
  - Posts: 20%
- Total coverage:
  - Preventive: 100%
  - Basic: 90%
  - Major: 20%

Health & Dental Plan benefits

- Prescription Drugs and Vaccinations: 80%
- Psychologist/Clinical Counsellor/Master of Social Work/Licensed Psychotherapist: $100
- Massage Therapist: $25
- Chiropactor: $35
- Physiotherapist: $40
- Naturopath: $25
- Osteopath: $25
- Podiatrist/Chiropractor: $25
- Speech Therapist: $25

Plus:
- Diagnostic services, hospitalization, home nurse, tutorial benefit, ambulance, dental accident, medical equipment, and more

Travel Up to $5,000,000

- Care Abroad:
  - Includes coverage for the duration of a student exchange/internship: $5,000,000 per lifetime
- Medical Incident:
  - In case of a medical emergency: $120 days per trip
  - Includes eligible COVID-19 medical expenses:
  - Trip Cancellation:
    - Pre-paid, non-refundable trip expenses: $3,000 per trip
    - In case of a medical emergency or an eligible Travel Advisory: $7,500 per trip

What are my Group Numbers?

Health, vision, and dental: 20639 (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)

Travel: 97180 (administered by Blue Cross Life Insurance Company of Canada)

Check online for updates related to COVID-19.