All you need to know about coverage changes

What if I'm already covered?

Reasons to stick with your student Plan:

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

When can I change my coverage?

Fall term (enrolments and opt outs): Aug. 27 - Sept. 21, 2021

Spring term (enrolments and opt outs for new graduate students only): Jan. 4 - 21, 2022

Summer term (enrolments for new graduate students only): May 6 - 24, 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 for instructions.



Add one dependant for

\$476.00 for full-year coverage*



Add unlimited dependants for

\$952.00

for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 - Aug. 31, 2022 (for new Spring term graduate students) and from May 1 -Aug. 31, 2022 (for new Summer term graduate students) are available online.

Opting out

- 1. Use the secure online opt-out processing system at 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 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!



Your Plan Coverage You're covered for the

insured portion of your Plan regardless of the health-care practitioner you choose.



Studentcare Networks By consulting a Network member, you'll get additional coverage.

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

80%

20%

coverage: 100%

Exclusive savings from Network Partners



Only \$69

for select prescription eyeglass models (frames and lenses)

\$50

eve exams

clearly

With coupon code STUDENT21:

10% off

contact lenses

25% off

eyeglass frames (excluding certain brands)*



Preferred rates on 50-minute adult therapy or coaching sessions

and more!

Dentists, physiotherapists, and chiropractors

Vancouver Studentcare Vision Network

\$75 off

select prescription eyeglass models

\$60 eve exams

LASIK MD

\$50 off

per eye on Standard LASIK*

\$100 off

per eye on Custom LASIK*

Rexall

Savings of up to 50% (max \$40) on your out-of-pocket costs*

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

QUESTIONS? WWW.STUDENTCARE.CA







2021-2022

Your **GSS** Graduate Benefit Plan

Make the most out of it!

Policy/Group Numbers

NEW INSURER FOR FALL 2021

Health, vision, and dental: 80993 (Pacific Blue Cross)

Travel: 97180 (Blue Cross)



All you need to know about your Plan

What is a Benefit 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 graduate student society, the GSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the GSS Graduate Benefit Plan:

Students enrolled in a graduate program at SFU in September or January

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

Students who aren't automatically covered but may be eligible to enrol themselves in the Plan:

- Graduate students on approved leave
- New Summer term graduate students

Find out more at www.studentcare.ca.

How much does it cost?



If you're eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 (or from Jan. 1 – Aug. 31 for new Spring term graduate students) will be automatically included in your tuition and other fees. Graduate students who aren't automatically covered but choose to enrol in the Plan must pay additional SFU and GSS administrative fees. New Spring and Summer term graduate students pay a pro-rated fee for coverage until Aug. 31. Find more details at www.studentcare.ca.

What are my Policy/Group Numbers?

NEW! Health, vision, and dental: **80993** (insured by Pacific Blue Cross)

Travel

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

Health & Dental Plan benefits



Health Over \$10,000

	Per Visit/ Purchase	Per Policy Year
Prescription Drugs*	Up to 80%	∞
Non-Prescription Vaccinations	100%	\$150
Prescription Vaccinations	80%	∞
Psychologist	80%	\$600
Massage Therapist Requires a referral from an MD	\$30	\$400
Chiropractor Includes one x-ray per policy year	\$30	\$400
Physiotherapist	\$30	\$400
Naturopath	\$30	\$400
Osteopath Includes one x-ray per policy year	\$30	\$400
Podiatrist/Chiropodist Includes one x-ray per policy year	\$30	\$400
Speech Therapist	\$30	\$400
Acupuncturist	\$30	\$400
Athletic Therapist	\$30	\$400

PLUS: Diagnostic services, ambulance, dental accident, medical equipment, and more

*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at www.studentcare.ca.



	Amount Covered	Eligible Every
Eye Exam	\$70	24 months
Eyeglasses and Contact Lenses	\$200	24 months
Laser Eye Surgery	\$150	1 policy year

Check online for updates related to COVID-19.



Insured portion
Studentcare Dental Network savings

Preventive Services

Recall exams, cleanings



Impacted Wisdom Teeth Extractions



Basic Services

Fillings, oral surgery, denture repairs, relining, rebasing, endodontics (root canals), periodontics (gum treatments)



Crowns, bridges, posts







Travel **Up to \$5,000,000**

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

QUESTIONS?
WWW.STUDENTCARE.CA

