# 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 undergraduate students and MBA students only): Jan. 3 - 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 for instructions.



Add one dependant for **\$**308.88

for full-year coverage (Sept. - Aug.)\*



Add unlimited dependants for \$617.76

for full-year coverage (Sept. - Aug.)\*

\*Family enrolment fees for coverage from Jan. 1 - Dec. 31, 2022 (for MBA students) and from Jan. 1 - Aug. 31, 2022 (for new Winter Term undergraduate 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 summary of plan benefits or a letter from your parent's or spouse's employer). Provincial health care is not considered acceptable alternative coverage.
- 3. Once you've fully completed your opt out, look for the fee to be removed from 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 licensed 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:

70%

30%

Up to coverage: 100%

## **Exclusive savings from Network Partners**

# LASIK MD

\$50 off

per eye on Standard LASIK\*

### \$100 off

per eye on Custom LASIK\*

# clearly

With coupon code STUDENT21:

# 10% off

contact lenses

### 25% off

evealass frames (excluding certain brands)\*

### WELL-BEING RESOURCES: **EMPOWER ME**

A confidential support service available 24/7 to eligible undergraduate and MBA students at Queen's University.

Visit www.studentcare.ca for more info. 1-833-628-5589 Powered by Optima Global Health

**QUESTIONS?** WWW.STUDENTCARE.CA Independent vision specialists

### 30% off

prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses

# **PSY**VITALITÎ

Preferred rates on 50-minute adult therapy or coaching sessions

### and more!

Dentists, physiotherapists. and chiropractors

VIRTUAL HEALTH CARE

Students covered by the AMS 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 rovided by **Dialogue** 





# STUDENTCARE

2021-2022

# Your AMS Student Health & Dental Plan

# Make the most out of it

### **Group Numbers**

Health, vision, and dental: 22275 (Sunlife)

Travel: 97180 (Blue Cross)



# 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 Alma Mater Society and administered by Studentcare, the leading provider of student health and dental plans in Canada

### Who's covered?

Students automatically covered by the AMS Health & Dental Plan (as long as they have a provincial health plan or an OHIP-equivalent plan and are under the age of 65):

- Full-time on-campus AMS-affiliated undergraduate students who are enrolled at Queen's starting in the Fall or Winter Term (including full-time international students paying Queen's fees and UHIP)
- Off-campus first-year BISC students
- MBA students (automatically covered from Jan. 1 Dec. 31, 2022)

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 on-campus AMS-affiliated undergraduate students who are enrolled at Queen's starting in the Fall or Winter Term
- · Incoming exchange students who pay fees to their home university
- Students on internship with the Queen's University Internship Program

Find more details and self-enrolment instructions at www.studentcare.ca.

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. Check online for updates and further details.

### How much does it cost?

**Undergraduate students** 

Health & Dental Plan Combined \$308.88

Sept. - Aug. Fee

**Health Plan** \$149.19

**Dental Plan** \$159.69

**Health Plan** \$99.46

Jan. - Aug. Fee

**Dental Plan** \$106.46

**MBA** students

Health & Dental Plan Combined

\$308.88

Jan. - Dec. Fee

**Health Plan** \$149.19

**Dental Plan** \$159.69

If you're eligible, the Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Dec. 31 for MBA students) will be automatically included in your tuition and other fees. New Winter Term undergraduate students pay for coverage until Aug. 31. Find more details online.

# What are my Group Numbers?

Health, vision, and dental: 22275 (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)

# Health & Dental Plan benefits



Health Over \$10.000

	Per Visit/ Purchase	Per Policy Year
Prescription Drugs and Vaccinations The dispensing fee is limited to \$7 per prescription or refill.	80%	NEW! \$5,000
Psychologist	100%	\$1,000
Massage Therapist	60%	\$400
Chiropractor	60%	\$400
Physiotherapist	60%	\$400
Naturopath	60%	\$400
Osteopath	60%	\$400
Registered Dietitian	60%	\$400
Podiatrist/Chiropodist	60%	\$400
Speech Therapist	60%	\$400
Athletic Therapist	60%	\$400

### PLUS: Diagnostic services, tutorial benefit

Accident Only: Hospitalization, home nurse, ambulance, dental accident, medical equipment, and more



Over \$350

	Amount Covered	Eligible Every
Eye Exam	\$75	2 policy years
Eyeglasses and Contact Lenses	\$150	24 months
Laser Eye Surgery	\$150	1 policy year



Up to \$750

Insured portion

Studentcare Dental Network savings

### **Preventive Services**

- Recall exams
- Cleanings



### **Basic Services**

- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)
- Extractions



### **Major Restorative**

- Crowns
- Bridges
- Posts



# Up to \$5,000,000

	Amount Covered	Eligible
Care Abroad Includes coverage for the duration of a student exchange/internship	<b>120</b> 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** 

