# 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?

- ► Term 1 (enrolments and opt outs): SEPT. 3 24, 2019
- ► Term 2 (enrolments and opt outs for new students only): JAN. 2 - 23, 2020

### **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 and same-sex couples are eligible. Visit www.studentcare.ca for instructions.



ADD ONE DEPENDANT FOR \$256.92
FOR FULL-YEAR COVERAGE\*



ADD UNLIMITED DEPENDANTS FOR \$513.84
FOR FULL-YEAR COVERAGE\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2020 for new Term 2 students are available online.

### **OPTING OUT**

- ① Use the secure online opt-out processing system at www.studentcare.ca.
- (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) Have the Plan fee reversed from your student account shortly after the Change-of-Coverage Period.

### **HOW DO I CLAIM?**

### **CLAIMING MADE SIMPLE**

- Instructions and claim forms are available at www.studentcare.ca.
- You can register online to check your claim's status and to set up direct deposit.
- Download your Pay-Direct Card for immediate processing of prescription drug claims.

### **EMPOWER ME: FREE MENTAL HEALTH RESOURCES**

As an eligible student at UBC Vancouver, you can call **1-844-741-6389** to connect with consultants, counsellors, and life coaches 24/7 from anywhere in North America.

Powered by Aspiria

### **SAVE MORE MONEY!**

Your Plan Coverage

You're covered for the insured portion of your Plan regardless of the 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:



TOTAL COVERAGE:

### **EXCLUSIVE SAVINGS FROM NETWORK PARTNERS**



**ONLY \$75** 

FOR SELECT PRESCRIPTION EYEGLASS MODELS (FRAMES AND LENSES)

\$50 EYE EXAMS

### LASIK MD

\$50 OFF

PER EYE ON STANDARD LASIK\*

\$100 OFF

PER EYE ON CUSTOM LASIK\*

\*Certain conditions appl



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

### and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

QUESTIONS? WWW.STUDENTCARE.CA 1-877-795-4421 Vancouver **Studentcare** Vision Network

\$75 OFF

SELECT PRESCRIPTION EYEGLASS MODELS

\$60 EYE EXAMS

## clearly

WITH COUPON CODE STUDENTCARE19:
10% OFF
CONTACT LENSES

25% OFF
EYEGLASS FRAMES
(EXCLUDING CERTAIN BRANDS)

## Rexall

SAVINGS OF UP TO 50% (MAX \$40) ON YOUR OUT-OF-POCKET COSTS

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

Care Office

Room 3128, The Nest Building 6133 University Blvd. Vancouver, BC V6T 1Z1 Mon. - Fri. from 9 am to 5 pm





Alma Mater Society of UBC Vancouver
Graduate Student Society of UBC Vancouver

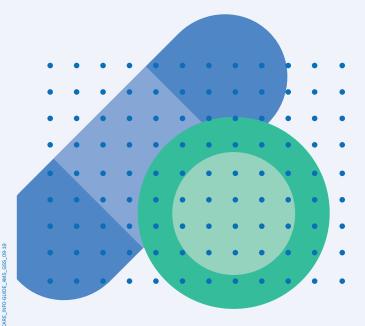


2019-2020

## YOUR AMS/GSS STUDENT HEALTH & DENTAL PLAN

Policy Number (Pacific Blue Cross)

▶ Health, vision, dental, and travel: 43979



We've got you covered

# 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 society, the AMS or 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 AMS/GSS Health & Dental Plan:

AMS and GSS members who are students at UBC in September or January and who pay AMS fees for the Health & Dental Plan

#### This includes:

- Full-time and part-time students
- International students
- · Students auditing a course
- · Co-op students on work term in September or for a full year

### Also automatically covered:

- Students enrolled at Regent College for 3 or more credit hours
- Students at the Vancouver School of Theology
- Students taking 2 or more on-campus courses at St. Mark's College

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

Some 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 Plan fee for coverage from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New Term 2 students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

### WHAT IS MY POLICY NUMBER?

Health, vision, dental, and travel: 43979 (insured by Pacific Blue Cross)

# HEALTH & DENTAL PLAN BENEFITS



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS*	80%	$\infty$
VACCINATIONS Note: Flu vaccinations are covered up to \$25 per policy year, with a \$15 dispensing fee cap.	100%	\$150
PSYCHOLOGIST	100%	NEW! \$500
MASSAGE THERAPIST Requires a referral from an MD	\$20	\$400
CHIROPRACTOR Includes one x-ray per policy year	\$20	\$400
PHYSIOTHERAPIST	\$20	\$400
NATUROPATH	\$20	\$400
OSTEOPATH Includes one x-ray per policy year	\$20	\$400
REGISTERED DIETITIAN Requires a referral from an MD	\$20	\$400
PODIATRIST/CHIROPODIST Includes one x-ray per policy year	\$20	\$400
SPEECH THERAPIST	\$20	\$400
ATHLETIC THERAPIST	\$20	\$400

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, ACCIDENTAL DEATH AND DISMEMBERMENT, AND MORE

\*Plan members covered by BC MSP must register for BC Fair PharmaCare. Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you're not registered, the AMS/GSS Plan will stop paying your drug claims once you reach the \$250 claims threshold. Register online at www.gov.bc.ca/MSP/applyforhealthcare or, if you're 19 or over and already registered under a family account, call Health Insurance BC (1-800-663-7100) to set up an individual account.

If you're an out-of-province student, or an international student who doesn't meet the Fair PharmaCare eligibility criteria, provide Studentcare with proof of other provincial health care or a study permit in lieu of registration to ensure your drug claims won't be interrupted.



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist	\$50	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR



Insured Portion

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Studentcare Dental Network Savings

#### PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



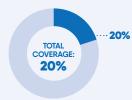
### **BASIC SERVICES**

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



### MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts





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	<b>\$1,500</b>	PER TRIP
TRIP INTERRUPTION In case of a medical emergency	\$5,000	PER TRIP

QUESTIONS? WWW.STUDENTCARE.CA 1-877-795-4421 Care Office
Room 3128, The Nest Building
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Vancouver, BC V6T 1Z1
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