

# 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?

- ▶ Fall Term (enrolments and opt outs): **SEPT. 3 – 30, 2019**
- ▶ Winter Term (enrolments and opt outs for new undergraduate students and MBA students only): **JAN. 2 – 31, 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](http://www.studentcare.ca) for instructions.

**+1** ADD ONE DEPENDANT FOR **\$308.58** FOR FULL-YEAR COVERAGE (SEPT. – AUG.)\*

**∞** ADD UNLIMITED DEPENDANTS FOR **\$617.16** FOR FULL-YEAR COVERAGE (SEPT. – AUG.)\*

\*Family enrolment fees for coverage from Jan. 1 – Dec. 31, 2020 (for MBA students) and from Jan. 1 – Aug. 31, 2020 (for new Winter Term undergraduate students) are available online.

## 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 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



## NEW! EMPOWER ME: FREE MENTAL HEALTH RESOURCES

As an eligible undergraduate or MBA student at Queen's University, 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 licensed 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:



## EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

**LASIK MD**  
VISION

**\$50 OFF**  
PER EYE ON STANDARD LASIK\*

**\$100 OFF**  
PER EYE ON CUSTOM LASIK\*

\*Certain conditions apply.

**clearly**

WITH COUPON CODE **STUDENTCARE19**:  
**10% OFF**  
CONTACT LENSES

**25% OFF**  
EYEGLASS FRAMES  
(EXCLUDING CERTAIN BRANDS)

**and more!**  
DENTISTS, PHYSIOTHERAPISTS, AND CHIROPRACTORS

Extend your coverage by looking up a Studentcare Networks practitioner at [www.studentcare.ca](http://www.studentcare.ca).

**QUESTIONS?**  
**WWW.STUDENTCARE.CA**  
**1-877-795-4420**

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



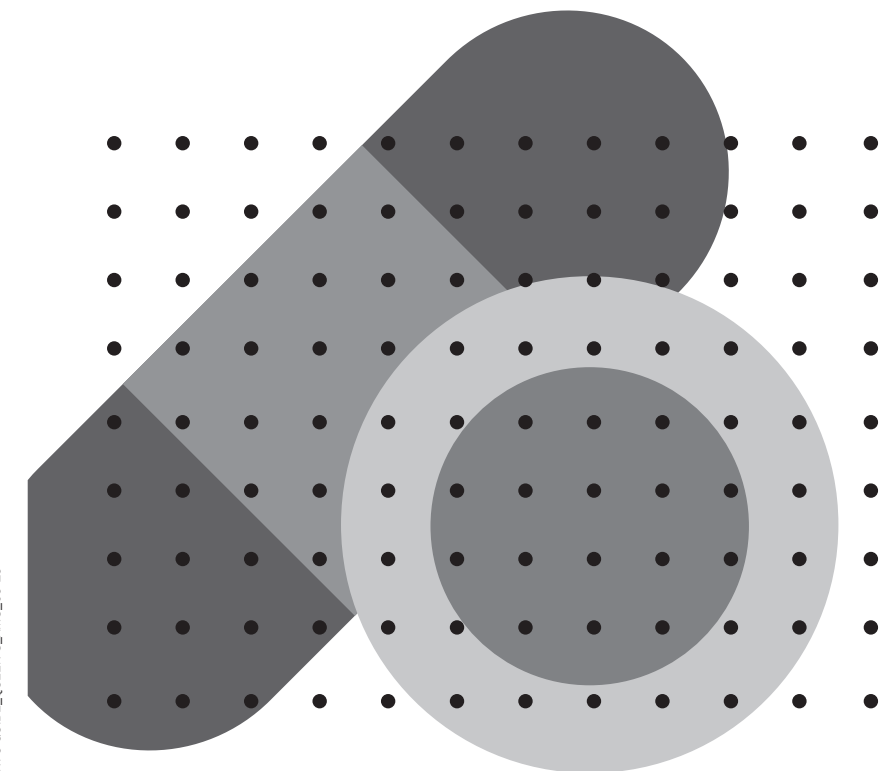
Alma Mater Society

2019-2020

# YOUR AMS STUDENT HEALTH & DENTAL PLAN

## Group Numbers

- ▶ Health, vision, and dental: **22275** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



Make the most out of it

# 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 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:

- Full-time undergraduate students 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, 2020)

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
- Incoming exchange students who pay fees to their home university
- Students on internship with the Queen's University Internship Program
- Students registered exclusively in correspondence, off-campus (excluding first-year BISC students, who are automatically covered), or evening courses

More details and self-enrolment instructions are available at [www.studentcare.ca](http://www.studentcare.ca).

## HOW MUCH DOES IT COST?

### UNDERGRADUATE STUDENTS



SEPT. - AUG. FEE		JAN. - AUG. FEE (NEW WINTER TERM STUDENTS ONLY)	
HEALTH PLAN	<b>\$149.04</b>	HEALTH PLAN	<b>\$101.04</b>
DENTAL PLAN	<b>\$159.54</b>	DENTAL PLAN	<b>\$108.04</b>

### MBA STUDENTS



JAN. - DEC. FEE	
HEALTH PLAN	<b>\$149.04</b>
DENTAL PLAN	<b>\$159.54</b>

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)
- ▶ 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 Policy Year
<b>PRESCRIPTION DRUGS* AND VACCINATIONS</b> The dispensing fee is limited to \$7 per prescription or refill.	<b>80%</b>	<b>\$3,000</b>
PSYCHOLOGIST	<b>100%</b>	<b>\$750</b>
MASSAGE THERAPIST	<b>\$30</b>	<b>\$400</b>
CHIROPRACTOR	<b>60%</b>	<b>\$400</b>
PHYSIOTHERAPIST	<b>60%</b>	<b>\$400</b>
NATUROPATH	<b>\$30</b>	<b>\$400</b>
OSTEOPATH	<b>\$30</b>	<b>\$400</b>
REGISTERED DIETITIAN	<b>\$30</b>	<b>\$400</b>
PODIATRIST/CHIROPDIDIST	<b>\$30</b>	<b>\$400</b>
SPEECH THERAPIST	<b>\$30</b>	<b>\$400</b>
ATHLETIC THERAPIST	<b>\$30</b>	<b>\$400</b>

**PLUS: DIAGNOSTIC SERVICES, TUTORIAL BENEFIT**  
**ACCIDENT ONLY: HOSPITALIZATION, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, AND MORE**

\*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See [www.studentcare.ca](http://www.studentcare.ca) for details.

## VISION OVER \$350

Vision Coverage	Amount Covered	Eligible Every
<b>EYE EXAM</b> Must be performed by a licensed optometrist	<b>NEW! \$75</b>	<b>2 POLICY YEARS</b>
<b>EYEGLASSES AND CONTACT LENSES</b> Receipts must include the prescribed strength, or provide the detailed prescription.	<b>\$150</b>	<b>24 MONTHS</b>
<b>LASER EYE SURGERY</b>	<b>\$150</b>	<b>1 POLICY YEAR</b>

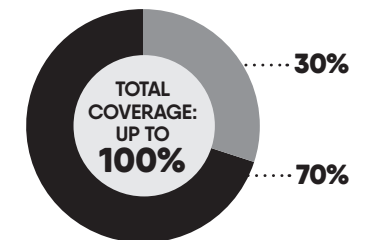
Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

## DENTAL UP TO \$750

● Insured Portion ● Studentcare Dental Network Savings

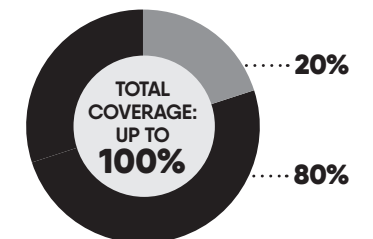
### PREVENTIVE SERVICES

- Recall exams
- Cleanings



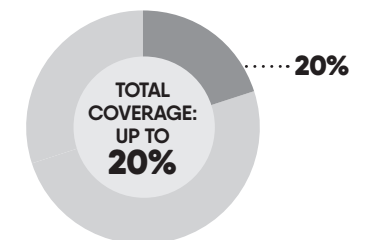
### BASIC SERVICES

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



### MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



## TRAVEL UP TO \$5,000,000

Travel Coverage	Amount Covered	Eligible
<b>TRAVEL HEALTH COVERAGE</b> Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.	<b>120 DAYS</b>	<b>PER TRIP</b>
<b>MEDICAL INCIDENT</b> In case of a medical emergency	<b>\$5,000,000</b>	<b>PER LIFETIME</b>
<b>TRIP CANCELLATION</b> Pre-paid, non-refundable trip expenses in case of a medical emergency	<b>\$1,500</b>	<b>PER TRIP</b>
<b>TRIP INTERRUPTION</b> In case of a medical emergency	<b>\$5,000</b>	<b>PER TRIP</b>

**QUESTIONS?**  
**WWW.STUDENTCARE.CA**  
**1-877-795-4420**