

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%.

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 \$370.00 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$580.00 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2018 for new Winter Term students are available at www.studentcare.ca.

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).
- 3 Receive reimbursement shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall Term (enrolments and opt outs): **SEPT. 6 – OCT. 2, 2017**
- ▶ Winter Term (enrolments for new students only): **JAN. 8 – 31, 2018**

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Submit your claims quickly and securely through your smartphone!

Search **Studentcare mobile** to download the app now.



SAVE MORE MONEY!

Your Plan Coverage
You're covered for the insured portion of your Plan regardless of the health 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



\$50 OFF
PER EYE ON STANDARD LASIK*

\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply



WITH COUPON CODE **STUDENTCARE17**:

10% OFF
CONTACT LENSES

25% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



10% OFF PRESCRIPTION DRUGS
(MAX \$40)

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

Independent vision specialists

30% OFF
PRESCRIPTION EYEGLASSES, UP TO \$75

DISCOUNTS ON EYE EXAMS AND CONTACT LENSES



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

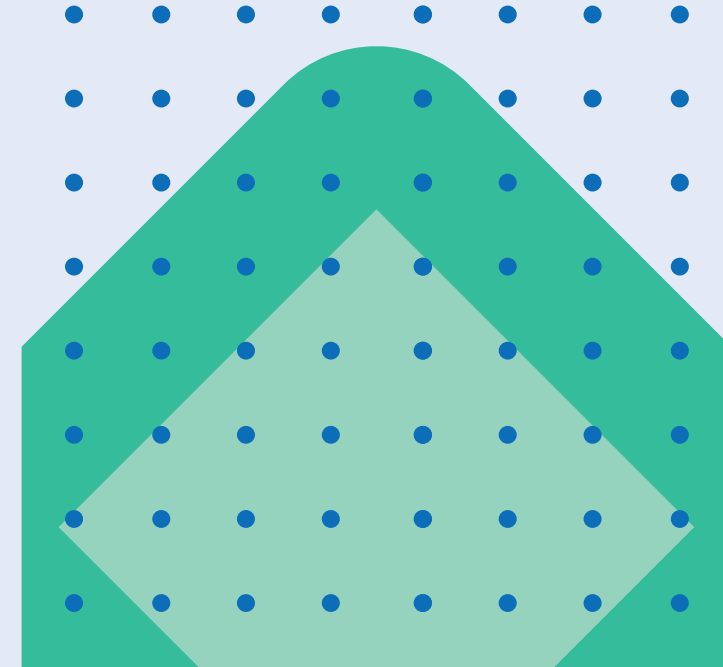
and more!

DENTISTS, PHYSIOTHERAPISTS, CHIROPRACTORS, NATUROPATHS, AND MASSAGE THERAPISTS



2017-2018

YOUR CUSA HEALTH & DENTAL PLAN



Enjoy it while it lasts

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 students' association, CUSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

All Carleton undergraduate students who are taking at least 4 courses in the Fall Term and who are CUSA members are automatically covered by the CUSA Health & Dental Plan.

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

The following students may be eligible to enrol themselves in the Plan:

- Students taking fewer than 4 courses in the Fall Term
- New Winter Term students

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE \$192.77

HEALTH PLAN ANNUAL FEE \$113.51

DENTAL PLAN ANNUAL FEE \$79.26

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 students who enrol themselves in the Winter Term pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental: **Q1107** (insured by Desjardins Financial Security Life Assurance Company)
- ▶ Travel: **97180** (administered by Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH – MORE THAN \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS AND VACCINATIONS Covers the dispensing fee up to \$5 per prescription, refill, or vaccination.	UP TO 80%	\$2,000
PHYSICIAN In case of accident only.		COMBINED MAXIMUM OF \$1,000 PER ACCIDENT
SURGEON In case of accident only.		
PSYCHOLOGIST	\$35	\$300
MASSAGE THERAPIST Must be prescribed by a physician.	\$15	COMBINED MAXIMUM OF \$300 PER POLICY YEAR
CHIROPRACTOR Must be prescribed by a physician.	\$15	
PHYSIOTHERAPIST	\$15	
NATUROPATH Must be prescribed by a physician.	\$15	
SPEECH THERAPIST Must be prescribed by a physician.	\$15	

PLUS: TUTORIAL BENEFIT, AMBULANCE, AND DENTAL ACCIDENT.

VISION – UP TO \$150



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM, EYEGLASSES, AND CONTACT LENSES The eye exam must be performed by a licensed optometrist. Receipts for eyeglasses or contact lenses must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS

DENTAL – UP TO \$600



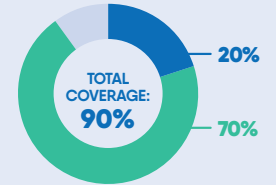
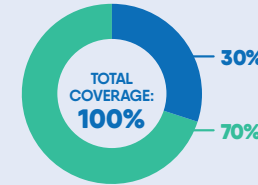
● Insured Portion ● Studentcare Dental Network Savings

PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Extraction of impacted teeth

BASIC SERVICES

- Fillings

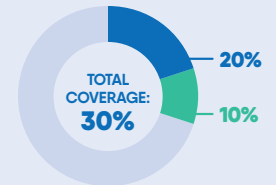
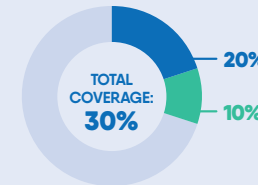


BASIC SERVICES

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

MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



TRAVEL – UP TO \$5,000,000



Travel Coverage	Amount Covered	Eligible
TRAVEL HEALTH COVERAGE Visit 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 INCIDENT
TRIP CANCELLATION Pre-paid, non-refundable trip expenses in case of a medical emergency.	\$1,500	PER TRIP
TRIP INTERRUPTION In case of a medical emergency.	\$5,000	PER TRIP

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 866 795-4436