

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. 4 – OCT. 1, 2018**
- ▶ Winter Term (enrolments and opt outs for new students only): **JAN. 7 – 31, 2019**
- ▶ Summer Term (enrolments for new students only): **MAY 1 – 31, 2019**

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.

+1 ADD ONE DEPENDANT FOR **\$356.00** FOR FULL-YEAR COVERAGE*

∞ ADD UNLIMITED DEPENDANTS FOR **\$712.00** FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2019 (for new Winter Term students) and from May 1 – Aug. 31, 2019 (for new Summer 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). Provincial health care is not considered acceptable alternative coverage.
- 3 Receive a cheque or a direct deposit for the amount of the Plan shortly after the Change-of-Coverage Period.

THE EASE OF CLAIMING AT YOUR FINGERTIPS

Submit your claims quickly and securely on your smartphone!



Search **Studentcare mobile** on the App Store or Google Play to download the app now.

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



\$50 OFF
PER EYE ON STANDARD LASIK*
\$100 OFF
PER EYE ON CUSTOM LASIK*

*Certain conditions apply



WITH COUPON CODE **STUDENTCARE18:**
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, MASSAGE THERAPISTS, CHIROPRACTORS, AND NATUROPATHS

EMPOWER ME: FREE MENTAL HEALTH RESOURCES

CALL 1 844 741-6389 TO CONNECT WITH CONSULTANTS, COUNSELLORS, AND LIFE COACHES 24/7 FROM ANYWHERE IN NORTH AMERICA. VISIT WWW.STUDENTCARE.CA FOR MORE INFO.

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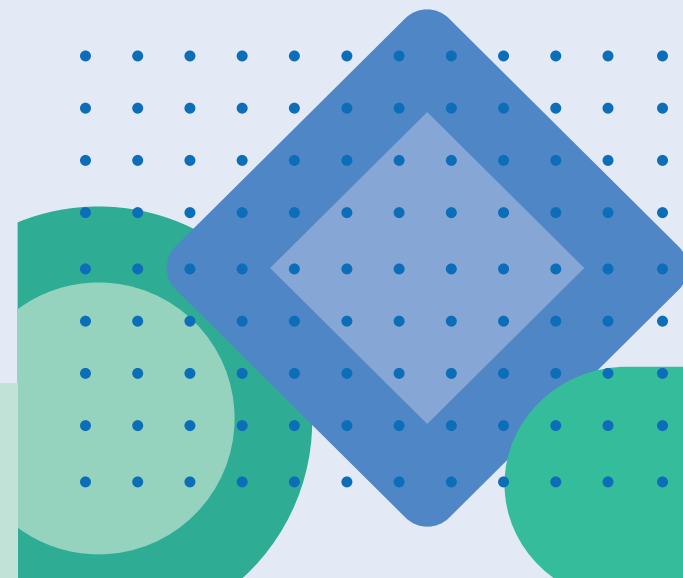
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2018-2019

YOUR MCMMASTER GSA STUDENT 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, the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

All full-time and part-time graduate students in September or January who are GSA members and who pay GSA and McMaster fees are automatically covered by the GSA Health & Dental Plan, including:

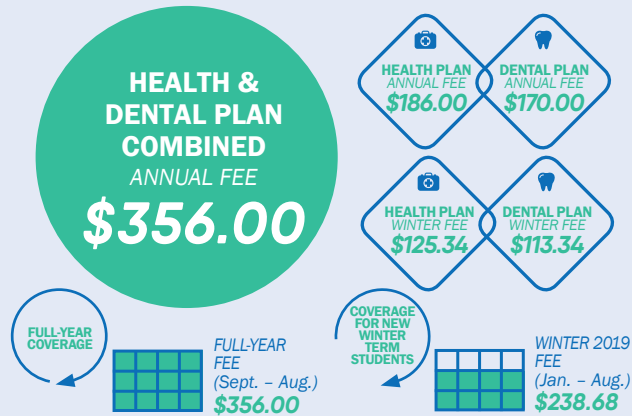
- International students paying McMaster fees
- Students on exchange paying McMaster fees

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

New Summer Term 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 (or from Jan. 1 - Aug. 31 for new Winter Term students) will be automatically included in your tuition and other fees. New Winter Term students and students who enrol themselves in the Summer 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:
20639 (insured by Sun Life Assurance Company of Canada)
- ▶ Travel:
97180 (administered by Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH - OVER \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS* AND VACCINATIONS Covers vaccinations and selected medications legally requiring a prescription.	80%	\$3,000
PSYCHOLOGIST/CLINICAL COUNSELLOR/ MASTER OF SOCIAL WORK/LICENSED PSYCHOTHERAPIST Requires a referral from an MD.	\$100	\$400
MASSAGE THERAPIST Requires a referral from an MD.	\$25	\$500
CHIROPRACTOR Includes one x-ray per policy year. Requires a referral from an MD.	\$35	\$500
PHYSIOTHERAPIST Requires a referral from an MD.	\$40	\$500
NATUROPATH	\$25	\$300
OSTEOPATH Includes one x-ray per policy year. Must be a doctor in osteopathic medicine.	\$25	\$300
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$25	\$300
SPEECH THERAPIST	\$25	\$300

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

*OHIP+ is a new public drug program for Ontario residents that took effect on Jan. 1, 2018. If you are 24 and under and covered by OHIP+, the Ontario government will reimburse your eligible drug claims through your health card—but you can still submit claims for drugs not covered by OHIP+ to your student Plan. If you are over 24 or not covered by OHIP+, submit all eligible drug claims to your student Plan. You must update your status information at www.studentcare.ca/ohiplus to avoid claims payment interruptions.

VISION - UP TO \$50



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$50	1 POLICY YEAR

Visit www.studentcare.ca for complete details.

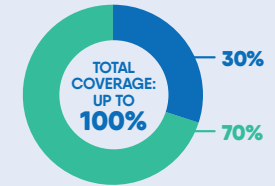
DENTAL - UP TO \$750



● Insured Portion ● Studentcare Dental Network Savings

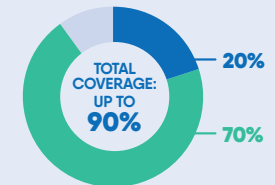
PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



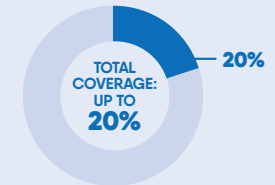
BASIC SERVICES

- Fillings
- Scaling
- 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 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.	\$1,500	PER TRIP
TRIP INTERRUPTION In case of a medical emergency.	\$5,000	PER TRIP

QUESTIONS?

WWW.STUDENTCARE.CA
TOLL-FREE: 1 866 358-4434