

# 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 semester** (enrolments and opt outs):  
**Sept. 8 – 22, 2020**
- ▶ **Winter semester** (enrolments and opt outs for new students only):  
**Jan. 4 – 18, 2021**
- ▶ **Summer semester** (enrolments and opt outs for new students only):  
**May 3 – 17, 2021**

## 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](http://www.studentcare.ca) for instructions.

**+1** Add one dependant for  
**\$574.17**  
for full-year coverage\*

**∞** Add unlimited dependants for  
**\$1,148.34**  
for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 (for new Winter semester students) and from May 1 – Aug. 31, 2021 (for new Summer semester students) are available online.

## OPTING OUT

- 1 Use the secure online opt-out processing system at [www.studentcare.ca](http://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 Receive a credit to 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

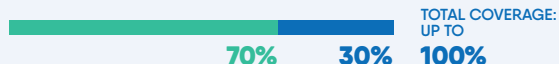


Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

## 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.
- **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.

**Independent Vision Specialists**  
**30% OFF**  
prescription eyeglasses, up to \$75  
Discounts on eye exams and contact lenses

**clearly**  
With coupon code **STUDENT21**:  
**10% OFF**  
contact lenses  
**25% OFF**  
eyeglass frames (excluding certain brands)\*  
\*Certain conditions apply.

**Rexall**  
10% off prescription drugs (max \$40)\*  
20% off select regularly priced Rexall brand non-prescription products\*  
\*Certain conditions apply.

**PSYVITALITI**  
Preferred rates on 50-minute adult therapy or coaching sessions

**and more!**  
Dentists, chiropractors, physiotherapists, and naturopaths

## WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to eligible students at CCNM. Visit [www.studentcare.ca](http://www.studentcare.ca) for more info. **1-833-628-5589**  
Powered by **Optima Global Health**

QUESTIONS?  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



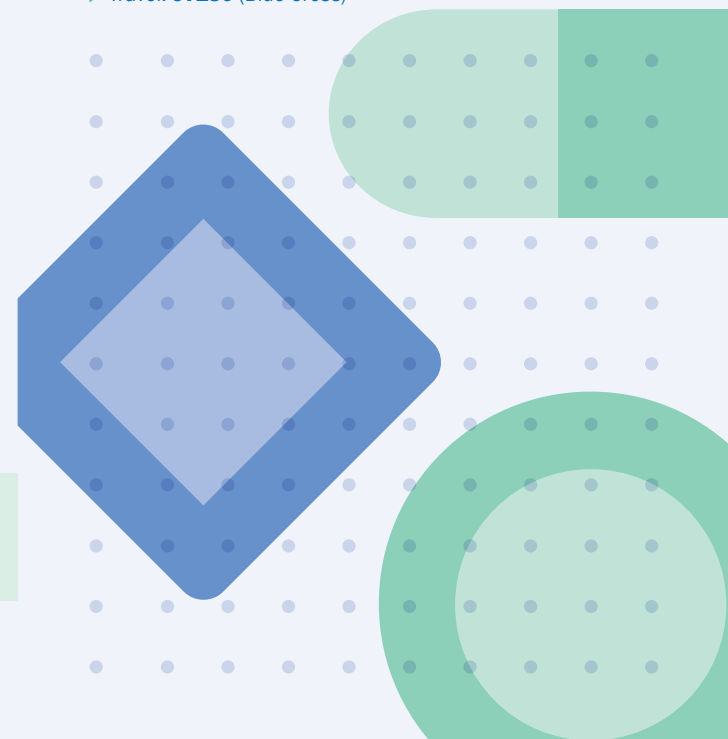
2020-2021

# YOUR NSA STUDENT HEALTH & DENTAL PLAN

## Make the most out of it

### Group Numbers

- ▶ Health, vision, and dental: **50148** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



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

## WHO'S COVERED?

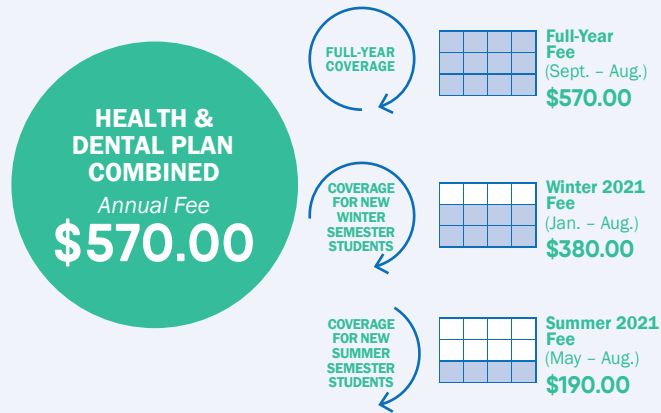
### Students automatically covered by the NSA Health & Dental Plan:

Students in the doctor of naturopathic medicine program who are NSA members and have provincial health care (e.g. OHIP) or equivalent primary health-care coverage

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

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See [www.studentcare.ca](http://www.studentcare.ca) for updates and further details.

## 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 semester students and from May 1 - Aug. 31 for new Summer semester students) will be automatically included in your tuition and other fees. New Winter and Summer semester students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

## WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **50148** (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

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs*</b> Covers selected medications after a \$7 deductible per prescription or refill	70%	\$3,000
<b>Vaccinations</b> There is a \$7 deductible per vaccination, prescription, or refill.	70%	\$150
<b>Psychologist</b>	\$30	\$300
<b>Massage Therapist</b> Requires a referral from an MD or a naturopathic doctor	\$30	\$300
<b>Chiropractor</b> Includes one x-ray per policy year	\$30	\$300
<b>Registered Dietitian</b> Requires a referral from an MD or a naturopathic doctor	\$30	\$300
<b>Physiotherapist</b>	\$30	\$300
<b>Naturopath</b>	\$18	\$300
<b>Osteopath</b> Includes one x-ray per policy year Must be a doctor in osteopathic medicine	\$30	\$300
<b>Podiatrist/Chiropodist</b> Includes one x-ray per policy year	\$30	\$300
<b>Speech Therapist</b>	\$30	\$300
<b>Athletic Therapist</b>	\$30	\$300

**PLUS:** Diagnostic services, home nurse, tutorial benefit, 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 UP TO \$150

VISION COVERAGE	Amount Covered	Eligible Every
<b>Eye Exam</b> Must be performed by a licensed optometrist	\$50	2 POLICY YEARS
<b>Eyeglasses and Contact Lenses</b> Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	24 MONTHS

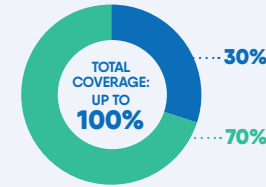
Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

## DENTAL UP TO \$750

● Insured Portion ● Studentcare Dental Network Savings

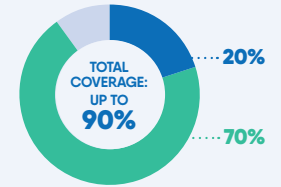
### Preventive Services

Recall exams, cleanings, impacted wisdom teeth extractions



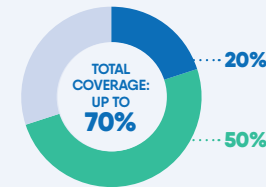
### Basic Services

Fillings, scaling



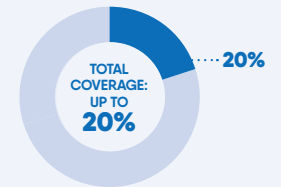
### Basic Services

Oral surgery, endodontics (root canals), periodontics (gum treatments)



### Major Restorative

Crowns, bridges, posts



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

CARE ABROAD	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.	120 DAYS	PER TRIP
<b>Medical Incident</b> In case of a medical emergency <b>NEW!</b> Includes eligible COVID-19 medical expenses	\$5,000,000	PER LIFETIME
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	NEW! \$3,000	PER TRIP
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	NEW! \$7,500	PER TRIP

QUESTIONS?  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

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