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, coverage levels, and opt outs): AUG. 29 – SEPT 17, 2018
- Spring term (enrolments, coverage levels, and opt outs for new students only): JAN. 2 – 16, 2019
- Summer term (enrolments for new students only): MAY 2 – 17, 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.

ADD ONE DEPENDANT FOR $254.36 FOR FULL-YEAR COVERAGE*

ADD UNLIMITED DEPENDANTS FOR $508.72 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2019 (for new Spring term students) and from May 1 – Aug. 31, 2019 (for new Summer term students) are available at www.studentcare.ca.

COVERAGE OPTIONS & OPTING OUT

1. Use the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage, mix and match portions of the Enhanced and Basic Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.
2. If you’re opting out, 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.
   OR
   Choose the Basic Plan, a lower level of coverage at a lower price, with no proof of coverage required.
3. Receive a credit to your student account or a cheque for the difference in Plan fees 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.

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:

<table>
<thead>
<tr>
<th>80%</th>
<th>20%</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL COVERAGE: 100%</td>
<td></td>
</tr>
</tbody>
</table>

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- **image**
  ONLY $75 FOR SELECT PRESCRIPTION EYEGlass MODELS (FRAMES AND LENSES)
  $50 EYE EXAMS

- **clearly**
  WITH COUPON CODE STUDENTCARE18:
  10% OFF CONTACT LENSES
  25% OFF EYEGlasses (EXCLUDING OAKLEY AND ARNETTE BRANDS)

- **PSYVITALÍTI**
  PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS
  AND more!
  DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

- **Vancouver Studentcare Vision Network**
  $75 OFF SELECT PRESCRIPTION EYEGlass MODELS
  $60 EYE EXAMS

- **LASIK MD**
  $50 OFF PER EYE ON STANDARD LASIK*
  $100 OFF PER EYE ON CUSTOM LASIK*
  *Certain conditions apply

- **Rexall**
  SAVINGS OF UP TO 50% (MAX $40) ON YOUR OUT-OF-POCKET COSTS
  20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS

2018-2019
YOUR SFSS ENHANCED STUDENT HEALTH & DENTAL PLAN

Enjoy it while it lasts

NEW FOR FALL 2018: CHANGES TO INSURER AND CLAIMING PROCESS

See inside for details
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 Simon Fraser Student Society (SFSS) and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO’S COVERED?
All SFU undergraduate students registered for 3 or more credits in September or January at Burnaby, Surrey, or Vancouver campuses are automatically enrolled in the Enhanced Health & Dental Plan when paying fees to SFU. This includes:
- Eligible international students
- Exchange or study abroad students
- Co-op students (including those on exchange)

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?

**ENHANCED HEALTH & DENTAL PLAN COMBINED**

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<th>HEALTH PLAN</th>
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Looking for a different level of coverage?
Try the Basic Plan for $197.52 or mix and match portions of the Enhanced and Basic Plans. See www.studentcare.ca for details.

WHAT ARE MY POLICY/GROUP NUMBERS?
- Health, vision, and dental: NEWI 79209 (insured by Pacific Blue Cross)
- Travel: 97180 (administered by Blue Cross)

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HEALTH & DENTAL PLAN BENEFITS

HEALTH – OVER $10,000

<table>
<thead>
<tr>
<th>Health Coverage</th>
<th>Basic Plan Per Visit / Purchase</th>
<th>Enhanced Plan Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS*</td>
<td>UP TO 70%</td>
<td>UP TO 80%</td>
<td>$750</td>
</tr>
<tr>
<td>VACCINATIONS</td>
<td>100%</td>
<td>100%</td>
<td>$150</td>
</tr>
<tr>
<td>MENTAL HEALTH PROFESSIONALS</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>Psychologist, Registered Clinical Counselor, or Master of Social Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>Requires a referral from an MD.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>CHIROPRACTOR</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>Includes one x-ray per policy year.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>PHYSIOTHERAPIST</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>NATUROPATH</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>OSTEOPATH</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>Includes one x-ray per policy year.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>REGISTERED DIETITIAN</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>Requires a referral from an MD.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PODIATRIST/CHIROPODIST</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>Includes one x-ray per policy year.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SPEECH THERAPIST</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
<tr>
<td>ACUPUNCTURIST</td>
<td>80%</td>
<td></td>
<td>$400</td>
</tr>
</tbody>
</table>

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, TUTORIAL BENEFIT, DENTAL ACCIDENT, AMBULANCE, 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 SFSS Plan will stop paying your drug claims once you reach the $300 claims threshold. Register online at https://pharmacare.moh.hnet.bc.ca or, if you are 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 your health care is from another province or a private MSP-replacement plan, 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.

DENTAL – UP TO $600 > $700

<table>
<thead>
<tr>
<th>Insured Portion</th>
<th>Preventive Services</th>
<th>Basiccare Dental Network Savings</th>
</tr>
</thead>
</table>

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 – UP TO $5,000,000

Travel Coverage

<table>
<thead>
<tr>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>120 DAYS</td>
<td>PER TRIP</td>
</tr>
</tbody>
</table>

TRAVEL HEALTH COVERAGE
Visit www.studentcare.ca to find out how you can extend coverage for a student exchange/internship.

MEDICAL INCIDENT
In case of a medical emergency.

TRIP CANCELLATION
Pre-paid, non-refundable trip expenses in case of a medical emergency.

TRIP INTERRUPTION
In case of a medical emergency.

QUESTIONS?
WWW.STUDENTCARE.CA TOLL-FREE: 1 866 369-8795
Student Health & Dental Plan Office: Maggie Benston Centre, Room 2240 Mon. – Fri. from 9 am to 5 pm