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

- **ADD ONE DEPENDANT FOR $254.34 FOR FULL-YEAR COVERAGE**
- **ADD UNLIMITED DEPENDANTS FOR $508.68 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](http://www.studentcare.ca).*

**COVERAGE OPTIONS & OPTING OUT**

1. Use the secure online opt-out processing system at [www.studentcare.ca](http://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](http://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>Exclusive Savings from Network Partners</th>
<th>EXCLUSIVE SAVINGS FROM NETWORK PARTNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Image Vision Network</td>
<td>ONLY $75 FOR SELECT PRESCRIPTION EYEGlass MODELS (FRAMES AND LENSES)</td>
</tr>
<tr>
<td>$50 EYE EXAMS</td>
<td>$50 EYE EXAMS</td>
</tr>
<tr>
<td>Vancouver Studentcare Vision Network</td>
<td>$75 OFF SELECT PRESCRIPTION EYEGlass MODELS</td>
</tr>
<tr>
<td>$60 EYE EXAMS</td>
<td>$60 EYE EXAMS</td>
</tr>
<tr>
<td>clearly</td>
<td>WITH COUPON CODE STUDENTCARE18:</td>
</tr>
<tr>
<td>10% OFF CONTACT LENSES</td>
<td>10% OFF CONTACT LENSES</td>
</tr>
<tr>
<td>25% OFF EYEGlasses (EXCLUDING OAKLEY AND ARNETTE BRANDS)</td>
<td>25% OFF EYEGlasses (EXCLUDING OAKLEY AND ARNETTE BRANDS)</td>
</tr>
<tr>
<td>PSYVITALITÍ</td>
<td>PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS</td>
</tr>
<tr>
<td>Rexall</td>
<td>20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS</td>
</tr>
<tr>
<td>SAVINGS OF UP TO 50% (MAX $40) ON YOUR OUT-OF-POCKET COSTS</td>
<td>SAVINGS OF UP TO 50% (MAX $40) ON YOUR OUT-OF-POCKET COSTS</td>
</tr>
</tbody>
</table>

**HOW DO I CLAIM?**

**claiming made simple**

- Instructions and claim forms are available at [www.studentcare.ca](http://www.studentcare.ca).
- You can register online to check your claim’s status and to set up direct deposit.

**DID YOU KNOW?** Your Plan is now insured by Pacific Blue Cross. Your policy number and claiming process may have changed from last year.

**STUDENTCARE IS HERE TO HELP! MAKE THE MOST OUT OF IT!**

**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
**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](http://www.studentcare.ca).

**HOW MUCH DOES IT COST?**

**ENHANCED HEALTH & DENTAL PLAN COMBINED ANNUAL FEE**

**$254.34**

- **FULL-YEAR FEE** (Sept. – Aug.) **$254.34**
- **SPRING 2019 FEE** (Jan. – Aug.) **$169.56**

Looking for a different level of coverage? Try the Basic Plan for $197.52 or mix and match portions of the Enhanced Plan. See [www.studentcare.ca](http://www.studentcare.ca) for details.

If you’re eligible, the Enhanced Plan fee for coverage from Sept. 1 – Aug. 31 (or from Jan. 1 – Aug. 31 for new Spring term students) will be automatically included in your tuition and other fees. New students who enrol themselves in the Summer term pay a pro-rated fee for coverage until Aug. 31. Visit [www.studentcare.ca](http://www.studentcare.ca) to find out how you can extend coverage for a student exchange/internship.

**WHAT ARE MY POLICY/GROUP NUMBERS?**

- Health, vision, and dental:
  - NEW 79209 (insured by Pacific Blue Cross)
- Travel:
  - 97180 (administered by Blue Cross)

### 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><strong>PRESCRIPTION DRUGS</strong></td>
<td><strong>UP TO 70%</strong></td>
<td><strong>UP TO 80%</strong></td>
<td><strong>$150</strong></td>
</tr>
<tr>
<td><strong>VACCINATIONS</strong></td>
<td>100%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td><strong>MENTAL HEALTH PROFESSIONALS</strong></td>
<td><strong>Psychologist, Registered Clinical Counsellor, or Master of Social Work</strong></td>
<td>80%</td>
<td><strong>$400</strong></td>
</tr>
<tr>
<td><strong>MASSAGE THERAPIST</strong></td>
<td><strong>Requires a referral from an MD.</strong></td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td><strong>CHIROPRACTOR</strong></td>
<td><strong>Includes one x-ray per policy year.</strong></td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td><strong>PHYSIOTHERAPIST</strong></td>
<td>$20</td>
<td>$35</td>
<td>$400</td>
</tr>
<tr>
<td><strong>Naturopath</strong></td>
<td>$20</td>
<td>$35</td>
<td>$400</td>
</tr>
<tr>
<td><strong>OSTEOPATH</strong></td>
<td>Includes one x-ray per policy year.</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td><strong>REGISTERED DIETITIAN</strong></td>
<td>Requires a referral from an MD.</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td><strong>PODIATRIST/CHIROPRACTOR</strong></td>
<td>Includes one x-ray per policy year.</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td><strong>SPEECH THERAPIST</strong></td>
<td>$20</td>
<td>$35</td>
<td>$400</td>
</tr>
<tr>
<td><strong>ACUPUNCTURIST</strong></td>
<td>$20</td>
<td>$35</td>
<td>$400</td>
</tr>
</tbody>
</table>

**PLUS:** Diagnostic Services, Home Nurse, Tutorial Benefit, Dental Accident, Ambulance, and More.

**DENTAL – UP TO $600 > $700**

- **Insured Portion**
- **Studentcare Dental Network Savings**

- **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><strong>TRAVEL HEALTH COVERAGE</strong></td>
<td>120 DAYS PER TRIP</td>
</tr>
<tr>
<td><strong>MEDICAL INCIDENT</strong></td>
<td><strong>$5,000,000</strong> PER LIFETIME</td>
</tr>
<tr>
<td><strong>TRIP CANCELLATION</strong></td>
<td><strong>$1,500</strong> PER TRIP</td>
</tr>
<tr>
<td><strong>TRIP INTERRUPTION</strong></td>
<td><strong>$5,000</strong> PER TRIP</td>
</tr>
</tbody>
</table>

**QUESTIONS?**

[www.studentcare.ca](http://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