All you need to know about coverage changes

What if I’m already covered?

Reasons to stick with your student Plan:

- Your parent’s insurance plan could stop covering you completely if you’re a student over 21.
- 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. 27 - Sept. 21, 2021
Spring term (enrolments, coverage levels, and opt outs for new students only): Jan. 4 – 18, 2022
Summer term (enrolments for new students only): May 6 – 20, 2022

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 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, 2022 (for new Spring term students) and from May 1 – Aug. 31, 2022 (for new Summer term students) are available online.

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 Care and Basic Care 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 Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.
3. Receive a credit to your student account 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 on your insurer’s website to check your claim’s status and to set up direct deposit.
- Download your Pay-Direct Card for immediate processing of prescription drug claims.

Save more money!

- Your Plan Coverage
  - You’re covered for the insured portion of your Plan regardless of the health-care practitioner you choose.
- 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>Coverage</th>
<th>80%</th>
<th>20%</th>
<th>Total coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clearly</td>
<td>20%</td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

Add unlimited dependants for $508.72 for full-year coverage*

Exclusive savings from Network Partners

- Only $75 for select prescription eyeglass models (frames and lenses)
- $50 eye exams

With coupon code STUDENT21:
- 10% off contact lenses
- 25% off eyeglass frames (excluding certain brands)*

Preferred rates on 50-minute adult therapy or coaching sessions

and more!

- Dentists, physiotherapists, and chiropractors

Rexall

Savings of up to 50% (max $40) on your out-of-pocket costs*
- 20% off select regularly priced Rexall brand non-prescription products*

QUESTIONS?

WWW.STUDENTCARE.CA

Make the most out of it

2021-2022
Your SFSS Enhanced Care Student Health & Dental Plan

Policy/Group Numbers
- Health, vision, and dental: 79209 (Pacific Blue Cross)
- Travel: 97180 (Blue Cross)

Preferred rates on 50-minute adult therapy or coaching sessions and more!

- Dentists, physiotherapists, and chiropractors

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Make the most out of it

2021-2022
Your SFSS Enhanced Care Student Health & Dental Plan

Policy/Group Numbers
- Health, vision, and dental: 79209 (Pacific Blue Cross)
- Travel: 97180 (Blue Cross)
All you need to know about your Plan

What is a Health & Dental Plan?
• Extended health and dental coverage that can help fill 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?
Students automatically covered by the SFSS Enhanced Care Health & Dental Plan:
SFU undergraduate students registered for 3 or more credits in September or January at Burnaby, Surrey, or Vancouver campuses, 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?

Health Plan

<table>
<thead>
<tr>
<th>Enhanced Care Plan</th>
<th>Basic Care Plan</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>$86.18</td>
<td></td>
</tr>
<tr>
<td>Spring Fee</td>
<td>$57.46</td>
<td></td>
</tr>
<tr>
<td>Full-year coverage</td>
<td>$254.36</td>
<td></td>
</tr>
</tbody>
</table>

Dental Plan

<table>
<thead>
<tr>
<th>Enhanced Care Plan</th>
<th>Basic Care Plan</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>$168.18</td>
<td></td>
</tr>
<tr>
<td>Spring Fee</td>
<td>$121.12</td>
<td></td>
</tr>
</tbody>
</table>

Looking for a different level of coverage?
Try the Basic Care Plan for $197.52 or mix and match portions of the Enhanced Care and Basic Care Plans. See www.studentcare.ca for details.
If you’re eligible, the Enhanced Care 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. Find more details online.

What are my Policy/Group Numbers?
Health, vision, and dental: 79209
Travel: 97180

Eligible
If you’re eligible, the Enhanced Care 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 Spring term 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. Find more details online.

Travel:
Check online for updates related to COVID-19.

Vision

<table>
<thead>
<tr>
<th>Enhanced Care Plan</th>
<th>Basic Care Plan</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount Covered</td>
<td>$60</td>
<td>2 policy years</td>
</tr>
<tr>
<td>Eligible Every</td>
<td>$75</td>
<td>24 months</td>
</tr>
<tr>
<td>Amount Covered</td>
<td>$150</td>
<td>1 policy year</td>
</tr>
</tbody>
</table>

Health & Dental Plan benefits

Health Over $10,000

<table>
<thead>
<tr>
<th>Enhanced Care Plan</th>
<th>Basic Care Plan</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs*</td>
<td>Up to 70%</td>
<td></td>
</tr>
<tr>
<td>Vaccinations</td>
<td>100%</td>
<td>$150</td>
</tr>
<tr>
<td>Mental Health Professionals</td>
<td>$20</td>
<td>80%</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Naturopath</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Osteopath</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Registered Dietitian</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Podiatrist/Chiropractor</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Acupuncturist</td>
<td>$20</td>
<td>$35</td>
</tr>
</tbody>
</table>

Dental

<table>
<thead>
<tr>
<th>Enhanced Care Plan</th>
<th>Basic Care Plan</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount Covered</td>
<td>$275</td>
<td></td>
</tr>
<tr>
<td>Eligible Every</td>
<td>$350</td>
<td></td>
</tr>
</tbody>
</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

<table>
<thead>
<tr>
<th>Enhanced Care Plan</th>
<th>Basic Care Plan</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount Covered</td>
<td>$700</td>
<td></td>
</tr>
<tr>
<td>Eligible Every</td>
<td>$700</td>
<td></td>
</tr>
</tbody>
</table>

Care Abroad
Includes coverage for the duration of a student exchange/internship

Medical Incident
In case of a medical emergency
Includes eligible COVID-19 medical expenses

Trip Cancellation
Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory

Trip Interruption
In case of a medical emergency or an eligible Travel Advisory

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