

# 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 - 21, 2022

**Summer term** (enrolments for new students only):  
May 6 - 24, 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](http://www.studentcare.ca) for instructions.

**+1** 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](http://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](http://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:



### 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)\*

\*Certain conditions apply.



Preferred rates on 50-minute adult therapy or coaching sessions

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



**\$75 off**  
select prescription eyeglass models

**\$60**  
eye exams



**\$50 off**  
per eye on Standard LASIK\*

**\$100 off**  
per eye on Custom LASIK\*

\*Certain conditions apply.



Savings of up to 50% (max \$40) on your out-of-pocket costs\*

20% off select regularly priced Rexall brand non-prescription products\*

\*Certain conditions apply.

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

**LIVE CHAT AND WEB REQUEST FORM AVAILABLE**

**simon fraser**  
**student society**



2021-2022

## Your SFSS Enhanced Care Student Health & Dental Plan

### Make the most out of it

#### 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:

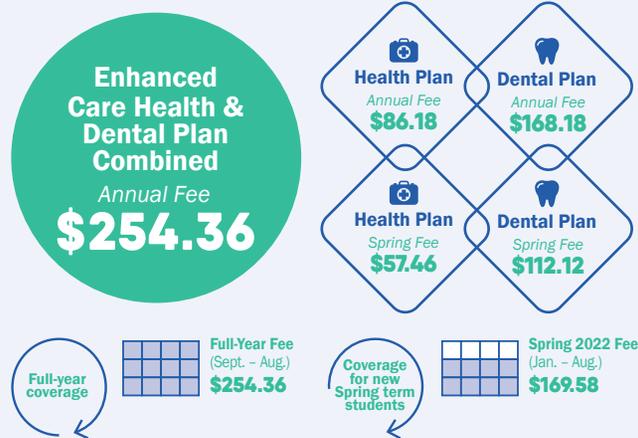
- Eligible international students
- Exchange or study abroad students
- Co-op students (including those on exchange)

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

## How much does it cost?



### 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](http://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** (insured by Pacific Blue Cross)

Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

# Health & Dental Plan benefits

## Health Over \$10,000

	Basic Care Plan Per Visit / Purchase	Enhanced Care Plan Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs*</b>	Up to 70%	Up to 80%	∞
<b>Vaccinations</b>	100%	100%	\$150
<b>Mental Health Professionals</b> Psychologist, Registered Clinical Counsellor, or Master of Social Work	\$20	80%	Basic: \$400 Enhanced: \$500
<b>Massage Therapist</b> Requires a referral from an MD	\$20	\$35	\$400
<b>Chiropractor</b> Includes one x-ray per policy year	\$20	\$35	\$400
<b>Physiotherapist</b>	\$20	\$35	\$400
<b>Naturopath</b>	\$20	\$35	Basic: \$200 Enhanced: \$400
<b>Osteopath</b> Includes one x-ray per policy year	\$20	\$35	\$400
<b>Registered Dietitian</b> Requires a referral from an MD	\$20	\$35	\$400
<b>Podiatrist/Chiropodist</b> Includes one x-ray per policy year	\$20	\$35	\$400
<b>Speech Therapist</b>	\$20	\$35	\$400
<b>Acupuncturist</b>	\$20	\$35	\$400

### PLUS: Diagnostic services, home nurse, tutorial benefit, dental accident, ambulance, and more

\*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at [www.studentcare.ca](http://www.studentcare.ca).

	Basic	Enhanced	Eligible Every
<b>Vision Over</b>	\$275	\$350	
	Basic Care Plan Amount Covered	Enhanced Care Plan Amount Covered	Eligible Every
<b>Eye Exam</b>	\$60	\$60	2 policy years
<b>Eyeglasses and Contact Lenses</b>	\$75	\$150	24 months
<b>Laser Eye Surgery</b>	\$150	\$150	1 policy year

Check online for updates related to COVID-19.

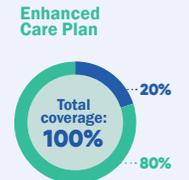
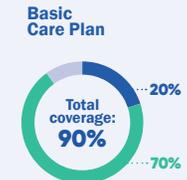


● Insured portion

● 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

	Amount Covered	Eligible
<b>Care Abroad</b> Includes coverage for the duration of a student exchange/internship	120 days	per trip
<b>Medical Incident</b> In case of a medical emergency 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	\$3,000	per trip
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	\$7,500	per trip

QUESTIONS?  
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