ALL YOU NEED TO KNOW
ABOUT COVERAGE CHANGES

WHAT IF I’M ALREADY COVERED?

3 reasons to stick with your graduate student Plan:

1. Most plans don’t offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
2. You can combine plans to maximize your overall coverage—up to 100%.
3. 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.

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.

+1
ADD ONE DEPENDANT FOR
$470.54
FOR FULL-YEAR COVERAGE*

∞
ADD UNLIMITED DEPENDANTS FOR
$941.08
FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2018 (for new Spring semester graduate students) and from May 1 – Aug. 31, 2018 (for new Summer semester graduate students) are available at www.studentcare.ca.

OPTING OUT

1. Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health portion, the dental portion, or the Plan in its entirety.
2. 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).
3. Receive a credit to your student account shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- Fall semester (enrolments and opt outs): SEPT. 1 – 18, 2017
- Spring semester (enrolments and opt outs for new graduate students only): JAN. 2 – 16, 2018
- Summer semester (enrolments for new graduate students only): MAY 3 – 18, 2018

THE EASE OF CLAIMING
AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Submit your claims quickly and securely through your smartphone!
Search Studentcare mobile to download the app now.

SAVE MORE MONEY!

○ Your Plan Coverage
You’re covered for the insured portion of your Plan regardless of the health 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>TOTAL COVERAGE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>80%</td>
</tr>
<tr>
<td>20%</td>
</tr>
</tbody>
</table>

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

○ Vancouver Studentcare Vision Network
ONLY $75
FOR SELECT PRESCRIPTION EYEGLASS MODELS (FRAMES AND LENSES)
$50
EYE EXAMS

○ clearly
WITH COUPON CODE STUDENTCARE7
10% OFF
CONTACT LENSES
25% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)

○ Psyvitaliti
PREFERRED RATES ON
50-MINUTE ADULT THERAPY
OR COACHING SESSIONS
and more!
DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, 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

2017-2018
YOUR GSS GRADUATE BENEFIT PLAN

Enjoy it while it lasts
ALL YOU NEED TO KNOW ABOUT YOUR PLAN

HEALTH & DENTAL PLAN BENEFITS

WHAT IS A BENEFIT PLAN?
• Extended health and dental coverage that fills the gaps in provincial health care and other basic health-care programs
• Service provided by your graduate student society, the GSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO’S COVERED?
Any student enrolled in a graduate program at SFU in September or January is automatically covered by the GSS Graduate Benefit Plan. This includes Great Northern Way Campus students.
Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees.
The following students may be eligible to enrol themselves in the Plan:
• Graduate students on approved leave
• Graduate students beginning their academic year in May
Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

HEALTH – MORE THAN $10,000

Health Coverage

<table>
<thead>
<tr>
<th></th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS*</td>
<td>UP TO 80%</td>
<td></td>
</tr>
<tr>
<td>NON-PRESCRIPTION VACCINATIONS</td>
<td>100%</td>
<td>$150</td>
</tr>
<tr>
<td>PRESCRIPTION VACCINATIONS</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>PSYCHOLOGIST</td>
<td>80%</td>
<td>$600</td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>Requires a referral from an MD.</td>
<td></td>
</tr>
<tr>
<td>CHIROPRACTOR</td>
<td>Includes one x-ray per policy year.</td>
<td></td>
</tr>
<tr>
<td>PHYSIOTHERAPIST</td>
<td>$30</td>
<td>$400</td>
</tr>
<tr>
<td>NATUROPATH</td>
<td>$30</td>
<td>$400</td>
</tr>
<tr>
<td>OSTEOPATH</td>
<td>$30</td>
<td>$400</td>
</tr>
<tr>
<td>PODIATRIST/CHIROPODIST</td>
<td>Includes one x-ray per policy year.</td>
<td></td>
</tr>
<tr>
<td>SPEECH THERAPIST</td>
<td>$30</td>
<td>$400</td>
</tr>
<tr>
<td>ACUPUNCTURIST</td>
<td>$30</td>
<td>$400</td>
</tr>
<tr>
<td>ATHLETIC THERAPIST</td>
<td>$30</td>
<td>$400</td>
</tr>
</tbody>
</table>

PLUS: DIAGNOSTIC SERVICES, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, AND MORE.

*Register for Fair PharmaCare to maximize your overall drug coverage, have the appropriate deductible assigned to you, and avoid an interruption in claims processing once you reach the $600 threshold. Register online at https://pharmacare.moh.hnet.bc.ca/.

VISION – OVER $300

Vision Coverage

<table>
<thead>
<tr>
<th></th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>EYE EXAM</td>
<td>$60</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Must be performed by a licensed optometrist.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EYEGGLASSES AND CONTACT LENSES</td>
<td>Receipts must include the prescribed strength, or provide the detailed prescription.</td>
<td></td>
</tr>
<tr>
<td>LASER EYE SURGERY</td>
<td>$150</td>
<td>1 POLICY YEAR</td>
</tr>
</tbody>
</table>

DENTAL – UP TO $700

- Insured Portion
- Studentcare Dental Network Savings

TRAVEL – UP TO $5,000,000

Travel Coverage

<table>
<thead>
<tr>
<th></th>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRAVEL HEALTH COVERAGE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Visit studentcare.ca to find out how you can extend coverage for a student exchange/internship.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MEDICAL INCIDENT</td>
<td>$5,000,000</td>
<td>PER INCIDENT</td>
</tr>
<tr>
<td>In case of a medical emergency.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRIP CANCELLATION</td>
<td>$1,500</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>Pre-paid, non-refundable trip expenses in case of a medical emergency.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRIP INTERRUPTION</td>
<td>$5,000</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>In case of a medical emergency.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: Q1113 (insured by Desjardins Financial Security Life Assurance Company)
- Travel: 97180 (administered by Blue Cross)

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 866 369-8795
Student Health & Dental Plan Office: Maggie Benston Centre, Room 2240