

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 and opt outs):
Sept. 8 – 30, 2020
- ▶ **Winter Term** (enrolments and opt outs for new students only):
Jan. 4 – Feb. 1, 2021

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.

+1 Add one dependant for **\$610.00** for full-year coverage*

∞ Add unlimited dependants for **\$1,220.00** for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Winter Term students are available online.

OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca.
- 2 Upload proof of your alternative health and 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.
- 3 Receive a credit to your student account shortly after the Change-of-Coverage Period.

THE EASE OF CLAIMING AT YOUR FINGERTIPS

Search **Studentcare mobile** on the **App Store** or **Google Play**, and use the app to:

- ▶ Submit your claims quickly and securely on your smartphone
- ▶ Access your Pay-Direct Card for immediate processing of prescription drug claims

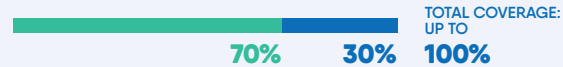


Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

SAVE MORE MONEY!

- **Your Plan Coverage**
You're covered for the insured portion of your Plan regardless of the licensed 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:



EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

LASIK MD
VISION
\$50 OFF per eye on Standard LASIK*
\$100 OFF per eye on Custom LASIK*
*Certain conditions apply.

Independent Vision Specialists
30% OFF prescription eyeglasses, up to \$75
Discounts on eye exams and contact lenses

clearly
With coupon code **STUDENT21**:
10% OFF contact lenses
25% OFF eyeglass frames (excluding certain brands)*
*Certain conditions apply.
and more!
Dentists, physiotherapists, and chiropractors

PSYVITALITI
Preferred rates on 50-minute adult therapy or coaching sessions

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to eligible graduate and professional students at Queen's University.
Visit www.studentcare.ca for more info. **1-833-628-5589**
Powered by **Optima Global Health**



2020-2021

YOUR SGPS STUDENT HEALTH & DENTAL PLAN

Make the most out of it

Group Numbers

- ▶ Health, vision, and dental: **141012** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)

QUESTIONS?
WWW.STUDENTCARE.CA



LIVE CHAT AND WEB REQUEST FORM AVAILABLE

STUDENTCARE_INFO-GUIDE_QUEEN'S_SGPS_09-20

ALL YOU NEED TO KNOW 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 student society, the SGPS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the SGPS Health & Dental Plan:

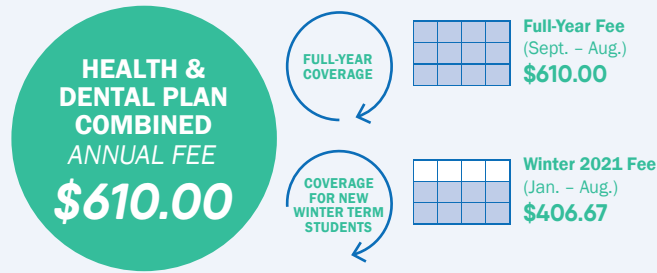
Full-time on-campus graduate, law, undergraduate medicine, and education students who are enrolled at Queen's and under the age of 65, as long as they have a provincial health plan or an OHIP-equivalent plan

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.

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See www.studentcare.ca for updates and further details.

HOW MUCH DOES IT COST?



If you're eligible, the Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Winter Term students) will be automatically included in your tuition and other fees.

Find more details online.

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental:
141012 (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)
- Travel:
97180 (administered by Blue Cross Life Insurance Company of Canada)

HEALTH & DENTAL PLAN BENEFITS

HEALTH UP TO \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
Prescription Drugs* and Vaccinations		
At DrugSmart Pharmacy →	100% (GENERIC) 80% (BRAND-NAME)	\$5,000
At all other pharmacies →	80% (GENERIC OR BRAND-NAME)	
The dispensing fee is limited to \$7 per prescription or refill. Additional maximums apply for some drugs. See www.studentcare.ca for details.		
Psychologist/Psychotherapist/Social Worker	100%	COMBINED MAXIMUM OF \$500
Speech Therapist	100%	
Chiropractor	100% UP TO \$40 PER VISIT PER CATEGORY OF PRACTITIONER	COMBINED MAXIMUM OF \$600 FOR ALL PRACTITIONERS
Osteopath		
Naturopath		
Acupuncturist		
Registered Dietitian		
Podiatrist/Chiropracist		
Occupational Therapist		
Physiotherapist/Athletic Therapist		
Massage Therapist	Requires a referral from an MD	

PLUS: Ambulance, medical equipment, and accidental death and dismemberment

*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See www.studentcare.ca for details.

VISION OVER \$200

VISION COVERAGE	Amount Covered	Eligible Every
Eye Exam Must be performed by a licensed optometrist	\$70	24 MONTHS
Eyeglasses and Contact Lenses Receipts must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS

Visit www.studentcare.ca for complete details.

QUESTIONS?
WWW.STUDENTCARE.CA

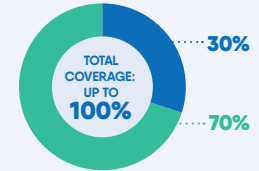
LIVE CHAT AND WEB REQUEST FORM AVAILABLE

DENTAL UP TO \$800

● Insured Portion ● Studentcare Dental Network Savings

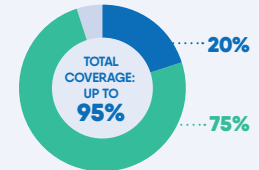
Preventive Services

- Recall exams
- Polishing
- X-rays

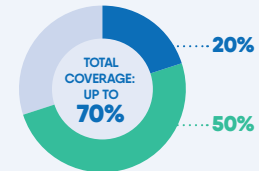


Basic Services

- Fillings
- Oral surgery

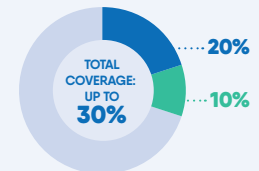


Wisdom Teeth Extractions



Basic and Major Restorative Services

- Endodontics (root canals)
- Periodontics (gum treatments)*
- Removable denture adjustments
- Crowns, bridges, and posts



*Note: Periodontal appliances (bruxism) are covered at 25%.

TRAVEL UP TO \$5,000,000

CARE ABROAD	Amount Covered	Eligible
Travel Health Coverage Visit www.studentcare.ca to find out how you can extend coverage for a student exchange/internship.	120 DAYS	PER TRIP
Medical Incident In case of a medical emergency	\$5,000,000	PER LIFETIME
Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency	\$1,500	PER TRIP
Trip Interruption In case of a medical emergency	\$5,000	PER TRIP