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 semester (enrolments and opt outs): SEPT. 4 – OCT. 1, 2019
- Winter semester (enrolments for new students only): JAN. 6 – 31, 2020

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.

- ADD ONE DEPENDANT FOR $327.76 FOR FULL-YEAR COVERAGE*
- ADD UNLIMITED DEPENDANTS FOR $546.26 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for partial year coverage from Jan. 1 – Aug. 31, 2020 for new Winter semester students are available online.

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). Provincial health care is not considered acceptable alternative coverage.
3. Receive a credit to your student account shortly after the Change-of-Coverage Period.

Questions?
WWW.STUDENTCARE.CA
1-866-358-4432

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

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:

<table>
<thead>
<tr>
<th>Procedure Type</th>
<th>Cost (Dollars)</th>
<th>Total Coverage: Up to 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist Visit</td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td>Cleaning</td>
<td>$50</td>
<td></td>
</tr>
</tbody>
</table>

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- LASIK MD
  - $50 OFF PER EYE ON STANDARD LASIK*
  - $100 OFF PER EYE ON CUSTOM LASIK*
  *Certain conditions apply.
- Independent vision specialists
  - 30% OFF PRESCRIPTION EYEGASSES, UP TO $75
  - DISCOUNTS ON CONTACT LENSES
- Clearly
  - WITH COUPON CODE STUDENTCARE:
    - 10% OFF CONTACT LENSES
    - 25% OFF EYEGLASS FRAMES (EXCLUDING CERTAIN BRANDS)
  and more!
    • DENTISTS, PHYSIOTHERAPISTS, AND MASSAGE THERAPISTS
- Rexall
  - SAVINGS OF UP TO 50% (MAX $40) ON YOUR OUT-OF-POCKET COSTS
  - 20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS

2019–2020

YOUR URSU STUDENT HEALTH & DENTAL PLAN

Group Numbers
- Health, vision, and dental: 20640 (Sun Life)
- Travel: 97180 (Blue Cross)

2019-2020

University of Regina
Students’ Union

Make the most out of it
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 Students’ Union, URSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO’S COVERED?

Students automatically covered by the URSU Health & Dental Plan:

URSU members and First Nations University of Canada (FNUniv) students taking 9 or more undergraduate Fall semester credit hours, or 6 or more graduate Fall semester credit hours

This includes:
• Students on practicum
• Students enrolled in off-campus courses (e.g., Social Work students and First Nations University students studying in Saskatoon and Prince Albert)
• Most co-op students

Certain exceptions exist. Please check your student account to confirm if you’ve been charged the Plan fees.

Students who may be eligible to enrol themselves in the Plan:

• Part-time students
• New Winter semester students

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE $218.50

If you’re eligible, the 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 Winter semester pay a pro-rated fee for coverage until Aug. 31. Find more details online.

WHAT ARE MY GROUP NUMBERS?

Health, vision, and dental: 20640 (insured by Sun Life Assurance Company of Canada)

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

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER $10,000

<table>
<thead>
<tr>
<th>Health Coverage</th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS</td>
<td>80%</td>
<td>∞</td>
</tr>
<tr>
<td>VACCINATIONS</td>
<td>80%</td>
<td>$150</td>
</tr>
<tr>
<td>PSYCHOLOGIST</td>
<td>80%</td>
<td>$150</td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>Requires a referral from an MD or a Registered Nurse</td>
<td>$40</td>
</tr>
<tr>
<td>CHIROPRACTOR</td>
<td>Includes one x-ray per policy year</td>
<td>$40</td>
</tr>
<tr>
<td>PHYSIOTHERAPIST</td>
<td></td>
<td>$40</td>
</tr>
<tr>
<td>NATUROPATH</td>
<td></td>
<td>$40</td>
</tr>
<tr>
<td>OSTEOPATH</td>
<td></td>
<td>$40</td>
</tr>
<tr>
<td>REGISTERED DIETITIAN</td>
<td>Requires a referral from an MD or a Registered Nurse</td>
<td>$40</td>
</tr>
<tr>
<td>PODIATRIST/CHIROPODIST</td>
<td>Includes one x-ray per policy year</td>
<td>$40</td>
</tr>
<tr>
<td>SPEECH THERAPIST</td>
<td></td>
<td>$40</td>
</tr>
<tr>
<td>ATHLETIC THERAPIST</td>
<td></td>
<td>$40</td>
</tr>
</tbody>
</table>

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, TUTORIAL BENEFIT, HOSPITALIZATION, MEDICAL EQUIPMENT, AND MORE

VISION UP TO $300

<table>
<thead>
<tr>
<th>Vision Coverage</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>EYE EXAM</td>
<td>Must be performed by a licensed optometrist</td>
<td>$50</td>
</tr>
<tr>
<td>EYEGlasses AND CONTACT LENSES</td>
<td>Receipts must include the prescribed strength, or provide the detailed prescription.</td>
<td>$100</td>
</tr>
<tr>
<td>LASER EYE SURGERY</td>
<td></td>
<td>$150</td>
</tr>
</tbody>
</table>

Visit www.studentcare.ca for complete details.

DENTAL UP TO $750

<table>
<thead>
<tr>
<th>Insured Portion</th>
<th>Studentcare Dental Network Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>PREVENTIVE SERVICES</td>
<td>Recall exams, Cleanings, Impacted wisdom teeth extractions</td>
</tr>
<tr>
<td>BASIC SERVICES</td>
<td>Fillings, Oral surgery, Endodontics (root canals), Periodontics (gum treatments)</td>
</tr>
<tr>
<td>MAJOR RESTORATIVE</td>
<td>Crowns, Bridges, Posts</td>
</tr>
</tbody>
</table>

TRAVEL UP TO $5,000,000

<table>
<thead>
<tr>
<th>Travel Coverage</th>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRAVEL HEALTH COVERAGE</td>
<td>Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.</td>
<td>120 DAYS</td>
</tr>
<tr>
<td>MEDICAL INCIDENT</td>
<td>In case of a medical emergency</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>TRIP CANCELLATION</td>
<td>Pre-paid, non-refundable trip expenses in case of a medical emergency</td>
<td>$1,500</td>
</tr>
<tr>
<td>TRIP INTERRUPTION</td>
<td>In case of a medical emergency</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

QUESTIONS? WWW.STUDENTCARE.CA 1-866-358-4432