WHAT IF I’M ALREADY COVERED?
3 reasons to stick with your student Plan:
1. Most plans don’t offer coverage for 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.

WHEN CAN I CHANGE MY COVERAGE?
- Fall Session (enrolments and opt outs): SEPT. 1 – 30, 2019
- Winter Session (enrolments and opt outs for new students only): JAN. 1 – 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 $587.54 FOR FULL-YEAR COVERAGE*
ADD UNLIMITED DEPENDANTS FOR $847.88 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2020 for new Winter Session 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 an email money transfer or a direct deposit for the amount of the Plan shortly after the Change-of-Coverage Period.

YOUR UTGSU STUDENT HEALTH & DENTAL PLAN

2019–2020

Group Numbers
- Health, vision, and dental: UTG (Green Shield Canada)
- Accidental death and dismemberment: Q1202 (Desjardins)
- Travel: 97180 (Blue Cross)

Questions about coverage, enrolments, and opt outs: WWW.STUDENTCARE.CA 1-866-358-4436
Questions about claims: 1-888-711-1119

UTGSU Health & Dental Plan Office
16 Bancroft Ave.
Mon. – Thurs. from 10 am to 4 pm
Fri. from 10 am to 3 pm

We’ve got you covered
HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER $10,000

Health Coverage

<table>
<thead>
<tr>
<th>Service</th>
<th>Insured Portion</th>
<th>Per Visit / Purchase</th>
<th>Per Policy / Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS*</td>
<td>80%</td>
<td>$5,000</td>
<td></td>
</tr>
<tr>
<td>PSYCHOLOGIST/MASTER OF SOCIAL WORK/CLINICAL COUNSELLOR/LICENSED PSYCHOTHERAPIST</td>
<td>100%</td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>$25</td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td>Requires a referral from an MD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CHIROPRACTOR</td>
<td>$15</td>
<td>20 VISITS</td>
<td></td>
</tr>
<tr>
<td>PHYSIOTHERAPIST</td>
<td>$30</td>
<td>20 VISITS</td>
<td></td>
</tr>
<tr>
<td>NATUROPATHIC DOCTOR</td>
<td>$15</td>
<td>20 VISITS</td>
<td></td>
</tr>
<tr>
<td>ACUPUNCTURIST</td>
<td>$15</td>
<td>20 VISITS</td>
<td></td>
</tr>
<tr>
<td>SPEECH THERAPIST</td>
<td>100%</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>PODIATRIST/CHIROPODIST</td>
<td>100%</td>
<td>∞</td>
<td></td>
</tr>
</tbody>
</table>

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

*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

Vision Coverage

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>EYE EXAM</td>
<td>$75</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Must be performed by a licensed optometrist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EYEGlasses, CONTACT LENSES, AND LASER EYE SURGERY</td>
<td>$125</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Receipts must include the prescribed strength, or provide the detailed prescription.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Questions about coverage, enrolments, and opt outs: www.studentcare.ca / 1-866-358-4436
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DENTAL UP TO $550

Insured Portion

PREVENTIVE SERVICES
- Recall exams
- Cleanings
- Impacted wisdom teeth extractions

COVERAGE: 70%

BASIC SERVICES
- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)

COVERAGE: 70%

MAJOR RESTORATIVE
- Crowns
- Bridges
- Posts

TRAVEL UP TO $5,000,000

Travel Coverage

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRAVEL HEALTH COVERAGE</td>
<td>120 DAYS</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>MEDICAL INCIDENT</td>
<td>$5,000,000</td>
<td>LIFETIME</td>
</tr>
<tr>
<td>TRIP CANCELLATION</td>
<td>$1,500</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>TRIP INTERRUPTION</td>
<td>$5,000</td>
<td>PER TRIP</td>
</tr>
</tbody>
</table>

Questions about claims: 1-888-711-1119