

# 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 Session** (enrolments and opt outs):  
Sept. 1 – 30, 2021

**Winter Session** (enrolments and opt outs for new students only):  
Jan. 3 – 31, 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  
**\$640.58**  
for full-year coverage\*

**∞** Add unlimited dependants for  
**\$1,236.93**  
for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter Session students are available online.

## Opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca](http://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.

# 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/Green Shield Networks**  
By consulting a Network member, you'll get additional coverage.

Example of a claim made using a Green Shield Dental Network practitioner:

**70% OFF** Total coverage: **Up to 100%**

## 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.

**clearly**

With coupon code **STUDENT21**:  
**10% off**  
contact lenses

**25% off**  
eyeglass frames  
(excluding certain brands)\*  
\*Certain conditions apply.

**Rexall**

**10% off** prescription drugs  
(max \$40)\*

**20% off** select regularly priced  
Rexall brand non-prescription  
products\*  
\*Certain conditions apply.

**Independent  
Vision Specialists**

**30% off**  
prescription eyeglasses,  
up to \$75

Discounts on eye exams  
and contact lenses

**\*} PSYVITALITI**

Preferred rates on  
50-minute adult therapy  
or coaching sessions

**and more!**

Dentists, physiotherapists,  
naturopaths, and chiropractors

**NEW! WELL-BEING RESOURCES:  
EMPOWER ME**

A confidential support service  
available 24/7 to students covered  
by the UTGSU Health Plan.

Visit [www.studentcare.ca](http://www.studentcare.ca)  
for more info. **1-833-628-5589**

Powered by Optima Global Health

Questions about coverage, enrolments, and opt outs:

[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

Questions about claims:

**1-888-711-1119**

UTGSU Health & Dental Plan Office (16 Bancroft Ave.)  
See [utgsu.ca](http://utgsu.ca) for office hours.



**UTGSU**

University of Toronto  
Graduate Students' Union



**STUDENTCARE**

2021-2022

# Your UTGSU Student Health & Dental Plan

## We've got you covered

### Group Numbers

Health, vision, and dental: **UTG** (Green Shield Canada)  
Accidental death and dismemberment: **Q1202** (Desjardins)  
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 graduate students' union, the UTGSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## Who's covered?

### Students automatically covered by the UTGSU Health & Dental Plan:

Full-time and part-time graduate students who are UTGSU members

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](http://www.studentcare.ca) for updates and further details.

## How much does it cost?

**Health & Dental Plan Combined**

Annual Fee

**\$636.84**

Health: \$381.74  
Dental: \$255.10

**Health Plan**

Fall Fee

**\$190.87**

**Dental Plan**

Fall Fee

**\$127.55**

**Health Plan**

Winter Fee

**\$190.87**

**Dental Plan**

Winter Fee

**\$127.55**

Coverage for Fall Session students

Fall 2021 Fee (Sept. - Dec.)

\$318.42

Coverage for Winter Session students

Winter 2022 Fee (Jan. - Aug.)

\$318.42

If you're eligible, the Plan fee for coverage from Sept. 1 - Dec. 31 (and from Jan. 1 - Aug. 31 if you remain or become eligible in the Winter Session) will be automatically included in your tuition and incidental fees. Find more details online.

## What are my Group Numbers?

Health, vision, and dental:  
**UTG** (insured by Green Shield Canada)

Accidental death and dismemberment:  
**Q1202** (insured by Desjardins Insurance)

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

# Health & Dental Plan benefits

## Health Over \$10,000

	Per Visit/Purchase	Per Policy Year
<b>Prescription Drugs</b>	<b>80%</b>	<b>\$5,000</b>
<b>Psychologist/Master of Social Work/Clinical Counsellor/Licensed Psychotherapist</b>	<b>100%</b>	<b>\$500</b>
<b>NEW! Occupational Therapist</b>	<b>\$30</b>	<b>20 visits</b>
<b>Massage Therapist</b> Requires a referral from an MD	<b>\$25</b>	<b>\$500</b>
<b>Chiropractor</b>	<b>\$15</b>	<b>20 visits</b>
<b>Physiotherapist</b>	<b>\$30</b>	<b>20 visits</b>
<b>Naturopathic Doctor</b>	<b>\$15</b>	<b>20 visits</b>
<b>Acupuncturist</b>	<b>\$15</b>	<b>20 visits</b>
<b>Speech Therapist</b>	<b>100%</b>	<b>\$1,000</b>
<b>Podiatrist/Chiropodist</b> Reimbursement is based on reasonable and customary fees.	<b>100%</b>	<b>∞</b>

**PLUS:** Diagnostic services, hospitalization, home nurse, tutorial benefit, ambulance, dental accident, medical equipment, and more

## Vision Up to \$200

	Amount Covered	Eligible Every
<b>Eye Exam</b>	<b>\$75</b>	<b>24 months</b>
<b>Eyeglasses and Contact Lenses</b>	<b>\$125</b>	<b>24 months</b>

Questions about coverage, enrolments, and opt outs:  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

Questions about claims:  
**1-888-711-1119**

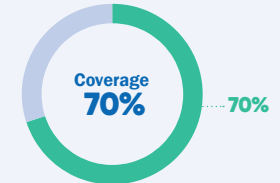


## Dental Up to \$550

● Insured portion

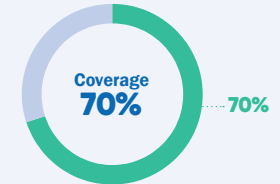
### Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



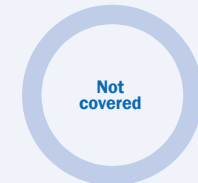
### Basic Services

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



### Major Restorative

- Crowns
- Bridges
- Posts



You can also get additional coverage through the Green Shield Dental Network. Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

## Travel Up to \$5,000,000

	Amount Covered	Eligible
<b>Care Abroad</b> Includes coverage for the duration of a student exchange/internship	<b>120 days</b>	<b>per trip</b>
<b>Medical Incident</b> In case of a medical emergency Includes eligible COVID-19 medical expenses	<b>\$5,000,000</b>	<b>per lifetime</b>
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	<b>\$3,000</b>	<b>per trip</b>
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	<b>\$7,500</b>	<b>per trip</b>