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. 3 – 24, 2019
- Winter Term (enrolments and opt outs for new students only): JAN. 6 – 24, 2020
- Spring Term (enrolments and opt outs for new students and co-op students who weren’t on academic term in fall 2019 or winter 2020): MAY 4 – 22, 2020

FAMILY ENROLMENTS

You can enrol your family (spouse and/ or dependent children) in the health and/or dental portion of the Plan 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.

Please note that you can’t enrol your family in the Legal Protection portion of the Plan.

ADD UNLIMITED DEPENDANTS TO YOUR PLAN

Eligibility details, coverage periods, and family enrolment fees are available online.

OPTING OUT

HEALTH AND DENTAL COVERAGE:

1. Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health and/or dental portion of the Plan.
2. If you’re opting out of the health portion, upload proof of your alternative health 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. If you’re opting out of the dental portion, you don’t need to provide proof of 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.

LEGAL PROTECTION PROGRAM:

To opt out of the Legal Protection portion of the Plan, check your Quest account.

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:

| 70% | 30% | TOTAL COVERAGE: UP TO 100% |

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- 10% OFF PRESCRIPTION DRUGS (MAX $40)
- 20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS
- 10% OFF PRESCRIPTION DRUGS (MAX $75)
- DISCOUNTS ON EYE EXAMS AND CONTACT LENSES
- PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

and more!

- DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, NATUROPATHS, AND CHIROPRACTORS
- INDEPENDENT VISION SPECIALISTS

2019–2020

YOUR WUSA/GSA STUDENT HEALTH & DENTAL PLAN

Group Numbers (Sun Life)

- Health, vision, and travel: 83307
- Dental: 50149

QUESTIONS?

WWW.STUDENTCARE.CA
1-866-369-8794

Care Office
University of Waterloo
Health Services, Room 1006
Mon. – Fri. from 9 am to 5 pm

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 for undergraduate students by the Waterloo Undergraduate Student Association (WUSA)–previously known as the Federation of Students (Feds)–and for graduate students by the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

**WHO’S COVERED?**

Students automatically covered by the WUSA/GSA Health & Dental Plan:

- Full-time undergraduate students enrolled in 1.5 or more on-campus credits, including eligible international students
- Co-op students currently on an officially recognized co-op work term
- Students who come to Waterloo on exchange

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. Find out more at www.studentcare.ca.

**HOW MUCH DOES IT COST?**

The cost of the Plan is part of your student association-administered fees. You’re responsible for verifying if you’re automatically covered by checking your tuition statement.

Please note that different categories of students are billed differently and have different coverage periods during the year. Visit www.studentcare.ca for more information on fees.

**WHAT ARE MY GROUP NUMBERS?**

- Health, vision, and travel: 83307 (insured by Sun Life Assurance Company of Canada)
- Dental: 50149 (insured by Sun Life Assurance Company of Canada)

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**NEW! LEGAL PROTECTION PROGRAM**

A toll-free legal assistance helpline for all legal questions: 1-833-202-4571

Plus, a lawyer will take charge of proceedings related to the following areas of law:

- Housing
- Employment
- Academic

*The Legal Protection Program is offered by Studentcare through a partner law firm.

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**ALL YOU NEED TO KNOW ABOUT YOUR PLAN**

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**HEALTH & DENTAL PLAN BENEFITS**

**HEALTH OVER $10,000**

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PRESCRIPTION DRUGS</strong></td>
<td>80%</td>
<td>$12,500</td>
</tr>
<tr>
<td><strong>LICENSED PSYCHOLOGIST/CLINICAL COUNSELOR/PSYCHOTHERAPIST/MASTER OF SOCIAL WORK</strong></td>
<td>80%</td>
<td>NEW AS OF JAN. 1, 2020!</td>
</tr>
<tr>
<td><strong>MASSAGE THERAPIST</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>CHIROPRACTOR</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>PHYSIOTHERAPIST</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>NATUROPATHIC DOCTOR</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>OSTEOPATH</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>REGISTERED DIETITIAN</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>PODIATRIST/CHIROPODIST</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>SPEECH THERAPIST</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td><strong>ATHLETIC THERAPIST</strong></td>
<td>80%</td>
<td>$400</td>
</tr>
</tbody>
</table>

**PLUS: DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUITION INSURANCE, AND MORE**

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**VISION OVER $250**

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EYE EXAM</strong></td>
<td>$50</td>
<td>2 POLICY YEARS</td>
</tr>
<tr>
<td><strong>EYEGLASSES AND CONTACT LENSES</strong></td>
<td>$75</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td><strong>LASER EYE SURGERY</strong></td>
<td>$150</td>
<td>1 POLICY YEAR</td>
</tr>
</tbody>
</table>

Visit www.studentcare.ca for complete details.