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 coverageup to 100%.

When can I change my coverage?

Fall Term (enrolments and opt outs): Aug. 11 – Sept. 20, 2021*

Spring Term (enrolments for new students only): Jan. 3 – 31, 2022

***Early Bird!** If you complete your opt out before Aug. 18 at 4 pm PST, you can have the Plan fee reversed from your student account by the tuition fee payment deadline.

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.



*Family enrolment fees for partial year coverage (from Jan. 1 – Aug. 31, 2022) for new Spring Term 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.

How do I claim?

Claiming made simple

- Instructions and claim forms are available at 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 Networks By consulting a Network member, you'll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:



Vancouver Studentcare

select prescription evealass models

Vision Network

LASIK MD

per eve on Standard LASIK*

per eye on Custom LASIK*

Savings of up to 50% (max \$40)

20% off select regularly priced

Rexall brand non-prescription

NEW! WELL-BEING

1-833-628-5589

on your out-of-pocket costs*

\$75 off

eve exams

\$50 off

\$100 off

Rexall

products*
*Certain conditions apply

\$60

Exclusive savings from Network Partners

Specsavers

Only \$69 for select prescription eyeglass models (frames and lenses)

\$50 eye exams

Clearly^{*} With coupon code **STUDENT21**: **10% off** contact lenses

25% off eyeglass frames (excluding certain brands)*

Certain conditions apply.

℁} PSYVITALITÏ

Preferred rates on 50-minute adult therapy or coaching sessions

and more! Dentists, physiotherapists, and chiropractors

LIVE CHAT AND





2021-2022

Your **CSU** Student Health & Dental **Plan**

Make the most out of it

Policy/Group Numbers Health, vision, and dental: 43997 (Pacific Blue Cross)

Travel: 97180 (Blue Cross)



QUESTIONS? WWW.STUDENTCARE.CA



RESOURCES: EMPOWER ME

A confidential support service available 24/7 to eligible students.

Visit **www.studentcare.ca** for more info and eligibility details.

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 students' union, the CSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the CSU Health & Dental Plan:

Most full-time students (i.e. students enrolled in 9 or more credits) in the Fall Term who are CSU members, including:

- Full-time students studying at the Squamish and Sechelt campuses
- Students taking online courses
- · Students attending courses at other off-campus locations

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

Please note: If you're an Indigenous student funded by your nation, your nation may not cover the Plan fee. If you have FNHA health and dental coverage and would like to opt out of the Plan, be sure to complete the opt-out process online.

Part-time and new Spring Term students may be eligible to enrol themselves in the Plan. Find out more at **www.studentcare.ca**.

How much does it cost?



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 Spring Term pay other fees for coverage until Aug. 31. Find more details online.

What are my policy/group numbers and ID number?

Health, vision, and dental: **43997** (insured by Pacific Blue Cross) Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada) ID Number: Your **9-Digit Student ID** Number

Health & Dental Plan benefits



Health Over \$10,000

	Per Visit/ Purchase	Per Policy Year
Prescription Drugs*	80%	∞
Vaccinations	100%	\$150
Psychologist	100%	\$900
Massage Therapist Requires a referral from an MD	\$40	\$400
Chiropractor Includes one x-ray per policy year	\$25	\$250
Physiotherapist	\$40	\$400
Naturopath	\$25	\$250
Osteopath Includes one x-ray per policy year	\$25	\$250
Podiatrist/Chiropodist Includes one x-ray per policy year	\$25	\$250
Speech Therapist	100%	\$250

PLUS: Home nurse, tutorial benefit, ambulance, dental accident, medical equipment, and more

*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at **www.studentcare.ca**.





Travel Up to \$5,000,000

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

QUESTIONS? WWW.STUDENTCARE.CA

