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! Your student Plan’s travel coverage alone is a great deal. See for yourself at www.ihaveaplan.ca/travel.
3. You can combine plans to maximize your overall coverage—up to 100%.

WHAT IF I WANT TO CHANGE MY COVERAGE?

You have the ability to manage your coverage so that it works for you. Visit www.ihaveaplan.ca during the appropriate Change-of-Coverage Period to use the secure, online opt-out or enrolment system, and follow the detailed instructions.

INTRODUCING THE PLAN TO YOUR FAMILY

Enrol loved ones for less
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.

Eligibility details, coverage periods, and family enrolment fees are available at www.ihaveaplan.ca.

OPTING OUT

The choice is always yours if you wish to opt out of the health portion, the dental portion, or the Plan in its entirety. It’s an easy 3-STEP process:
1. Use the secure, online opt-out processing system at www.ihaveaplan.ca.
2. Upload proof of your alternative health coverage if you’re opting out of the health portion of the Plan (such as a copy of your benefits card or a letter from your parent’s or spouse’s employer). If you’re opting out of the dental portion of the Plan, you don’t need to provide proof of alternative dental coverage.
3. Receive a cheque for the amount of the Plan shortly after the end of the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

• Opt outs and enrolments for Fall Term students: Sept. 8 – Oct. 2, 2015
• Opt outs and enrolments for new Winter Term students only: Jan. 4 – 22, 2016
• Opt outs and enrolments for new Spring Term students who were not enrolled in the previous Winter Term, and Co-op students who were not on Academic Term in Fall 2015 or Winter 2016: May 2 – 20, 2016

HOW DO I CLAIM?

Your Peace of Mind is our Top Priority.

That’s why we’ve made claiming simple:
• Instructions and claim forms are available online at www.ihaveaplan.ca.
• After your first claim has been processed, you’ll be eligible for direct deposits. Going forward, you’ll also be able to check your claim’s status online.

HOW CAN I SAVE EVEN MORE MONEY?

Discover what the Networks can do for you.

Get access to special offers on health-care services when visiting professionals from the Dental, Vision, Chiropractic, Massage Therapy, Pharmacy, and Physiotherapy Networks. Here is an example of an average DENTAL claim made using a Studentcare Networks practitioner:

<table>
<thead>
<tr>
<th>Your Dental Plan Coverage</th>
<th>Using the Studentcare Dental Network</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>30%</td>
<td>100%</td>
</tr>
</tbody>
</table>

You're covered for the insured portion of your Plan regardless of the health practitioner you choose. However, by consulting a Network member, you'll get additional coverage. Keep more money in your pocket!

Exclusive savings from our Vision Network Partners

<table>
<thead>
<tr>
<th>LASIK MD</th>
<th>Independent specialists</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 off per eye on Standard LASIK</td>
<td>30% off prescription eyeglasses, up to $75</td>
</tr>
<tr>
<td>$100 off per eye on Advanced Custom Wavefront</td>
<td>Discounts on eye exams and contact lenses</td>
</tr>
</tbody>
</table>

Exclusive savings from our Pharmacy Network Partner

<table>
<thead>
<tr>
<th>SHOPPERS</th>
<th>And more!</th>
</tr>
</thead>
<tbody>
<tr>
<td>10% off your total prescription costs (discount applied to your co-pay, up to a maximum of $25)</td>
<td>Dentists, Physiotherapists, Massage Therapists, and Chiropractors.</td>
</tr>
<tr>
<td>20% off regularly priced President’s Choice®, No Name®, Quo®, and Life Brand® products with your Student Savings Card</td>
<td></td>
</tr>
<tr>
<td>Free prescription delivery</td>
<td></td>
</tr>
</tbody>
</table>

And more!

10% off your total prescription costs (discount applied to your co-pay, up to a maximum of $25)
20% off regularly priced President’s Choice®, No Name®, Quo®, and Life Brand® products with your Student Savings Card
Free prescription delivery

Did you know?

Your Plan can cover you almost anywhere in the world! Find more details online: www.ihaveaplan.ca

Need help? www.ihaveaplan.ca / 1 866 369-8794

Health & Dental Plan Office
Health Services, Room 1006

2015/2016

Coverage by students for students

Your FEDS/GSA Student Health & Dental Plan

Welcome to being a student: one of the wildest adventures you’ll ever have. From running to class while downing coffee, to playing hard and working even harder—no matter which challenges you face, this Plan has got you covered so you can make the most out of your educational experience.

A Plan for your everyday adventures!
ALL YOU NEED TO KNOW ABOUT YOUR PLAN

WHAT IS A HEALTH AND DENTAL PLAN?
The Plan is a valuable service offered by your student association, Feds for undergraduate students and the GSA for graduate students, to provide its members with the extended health and dental coverage they need beyond provincial health care and other basic health-care programs. It is administered by Studentcare, the leading provider of student health and dental plans in Canada.

WHY A GROUP PLAN?
The Plan is a collective approach to health care, which allows individual fees to be much lower than the cost of private health coverage.

WHO’S COVERED?
Full-time undergraduate students who are enrolled in 15 on-campus credits or more are automatically covered by the Feds/GSA Health & Dental Plan, including international students. Co-op students who are currently on an officially recognized co-op work term and students who come to Waterloo on exchange are also covered.

Both full-time and part-time graduate students are automatically covered by the Feds/GSA Health & Dental Plan, including international students.

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

If you’re not automatically covered, you may be eligible to enrol yourself in the Plan.

Go to www.ihaveaplan.ca to find out more about enrolment.

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.ihaveaplan.ca for more information on fees.

WHAT IS THE GROUP NUMBER?
- Health, vision, and travel benefits insured by Sun Life Assurance Company of Canada: Group Number 93307
- Dental benefits insured by Sun Life Assurance Company of Canada: Group Number 50149

NEED HELP?
www.ihaveaplan.ca / 1 866 369-8794

Health & Dental Plan Office
Health Services, Room 1006

Find more information about your Plan and extend your coverage by looking up a Studentcare Networks practitioner at www.ihaveaplan.ca.

WHAT OTHER HEALTH SERVICES ARE COVERED?

DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUITION INSURANCE, AND MORE.

Find more information about your Plan and extend your coverage by looking up a Studentcare Networks practitioner at www.ihaveaplan.ca.

Visit www.ihaveaplan.ca for complete details.