

ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I'M ALREADY COVERED?

3 reasons to stick with your student Plan:

- 1 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.
- 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.

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 \$492.95 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$985.90 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2017 for new Winter Term students are available at www.studentcare.ca.

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).
- 3 Receive a credit to your student account shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall Term (enrolments and opt outs): **SEPT. 1 – 23, 2016**
- ▶ Winter Term (enrolments and opt outs for new students only): **JAN. 4 – 24, 2017**

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Five Easy Steps:

- 1 **CREATE A PROFILE.**
- 2 **TAKE A PICTURE OF YOUR RECEIPT WITH YOUR DEVICE.**
- 3 **SEND IT TO YOUR INSURER VIA THE APPLICATION.**
- 4 **WAIT FOR YOUR CLAIM TO BE QUICKLY PROCESSED.**
- 5 **RECEIVE A REFUND BY DIRECT DEPOSIT.**

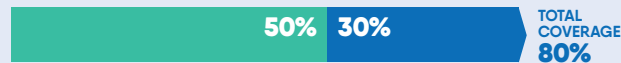


Search **studentcare mobile** to download now!

SAVE MORE MONEY!

- **Your Plan Coverage**
You're covered for the insured portion of your Plan regardless of the health 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:



EXCLUSIVE SAVINGS FROM NETWORK PARTNERS



\$50 OFF
PER EYE ON STANDARD LASIK

\$100 OFF
PER EYE ON ADVANCED CUSTOM WAVEFRONT



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS



10% OFF PRESCRIPTION DRUG COSTS (UP TO A MAX OF \$40) AT PARTICIPATING LOCATIONS*

20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS

*Please see website for details.

Independent specialists

30% OFF
PRESCRIPTION EYEGLASSES, UP TO \$75

DISCOUNTS ON EYE EXAMS AND CONTACT LENSES



WITH COUPON CODE **STUDENTCARE16**:

10% OFF
CONTACT LENSES

NEW! 20% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)

and more!

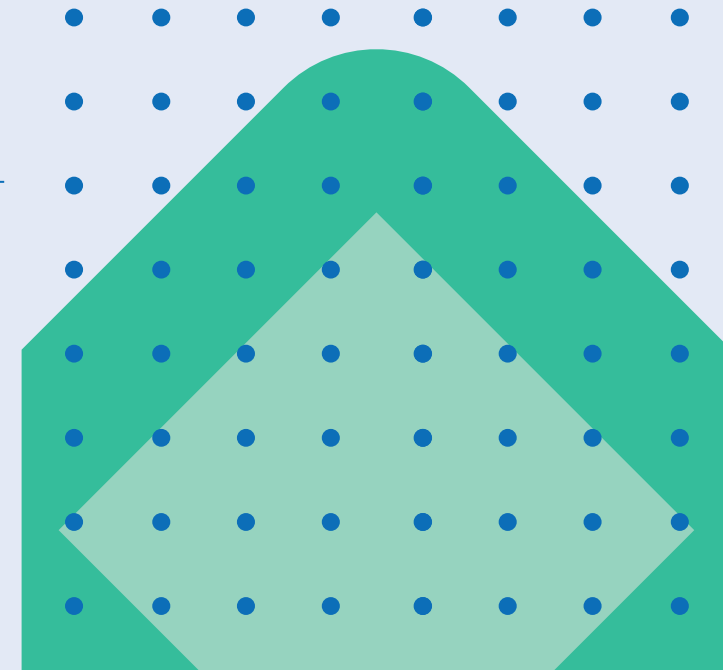
DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

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2016-2017

YOUR GSA STUDENT HEALTH & DENTAL PLAN



Enjoy it while it lasts

ALL YOU NEED TO KNOW ABOUT YOUR PLAN

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 by your students' association, the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

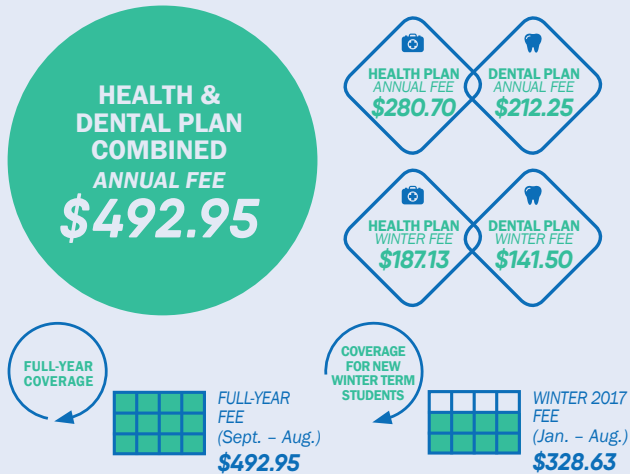
All graduate students registered full-time (for at least 9 graduate credits) in the Fall or Winter Term are automatically enrolled in the GSA Health & Dental Plan, including:

- On-campus students
- Off-campus students
- Eligible international students

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

Part-time 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 (or from Jan. 1 - Aug. 31 for new Winter Term students) will be automatically included in your tuition and other fees. Visit www.studentcare.ca for more details.

WHAT IS MY GROUP NUMBER?

- ▶ Health, vision, and dental benefits insured by Desjardins Financial Security Life Assurance Company: **GROUP NUMBER Q1106**
- ▶ Travel benefits administered by Blue Cross: **GROUP NUMBER 97180**

HEALTH & DENTAL PLAN BENEFITS

HEALTH - MORE THAN \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS	UP TO 80%	
VACCINATIONS	100%	\$150
PSYCHOLOGIST	\$30	\$500
MASSAGE THERAPIST Requires a referral from an MD.	\$30	\$500
ACUPUNCTURIST	\$30	\$500
CHIROPRACTOR Includes one x-ray per policy year.	\$30	\$500
PHYSIOTHERAPIST	\$30	\$500
NATUROPATH	\$30	\$500
OSTEOPATH Includes one x-ray per policy year.	\$30	\$500
REGISTERED DIETITIAN Requires a referral from an MD.	\$30	\$500
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$30	\$500
SPEECH THERAPIST	\$30	\$500
ATHLETIC THERAPIST	\$30	\$500

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

VISION - OVER \$300



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$70	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

DENTAL - UP TO \$500

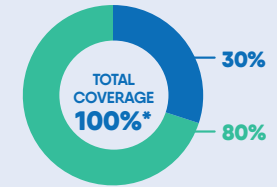


- Insured Portion
- **NEW!** Increased Studentcare Dental Network Savings

PREVENTIVE SERVICES

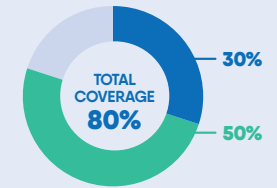
- Recall exams
- Cleanings
- Extraction of impacted teeth

*Total coverage cannot exceed 100%.



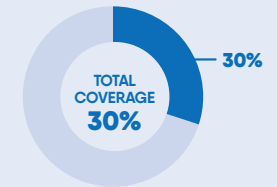
BASIC SERVICES

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



MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



TRAVEL - UP TO \$5,000,000



Travel Coverage	Amount Covered	Eligible
TRAVEL HEALTH COVERAGE Visit studentcare.ca to find out how you can extend coverage for a student exchange/internship.	120 DAYS	PER TRIP
MEDICAL INCIDENT In case of a medical emergency.	\$5,000,000	PER INCIDENT
TRIP CANCELLATION Pre-paid, non-refundable trip expenses in case of a medical emergency.	\$1,500	PER TRIP
TRIP INTERRUPTION In case of a medical emergency.	\$5,000	PER TRIP

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 866 795-4430

Health & Dental Plan Office: 6-14 SUB, Sixth Floor