

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 Term (enrolments and opt outs):
Sept. 7 – 30, 2021

Winter Term (enrolments and opt outs for new students only):
Jan. 6 – 31, 2022

Summer Term (enrolments for new students only):
May 1 – 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 for instructions.

+1 Add one dependant for
\$416.47
for full-year coverage*

∞ Add unlimited dependants for
\$832.94
for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 (for new Winter Term students) and from May 1 – Aug. 31, 2022 (for new Summer 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 an email money transfer or a direct deposit for the amount of the Plan shortly after the Change-of-Coverage Period.

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



Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

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.
- **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

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.

and more!

Dentists, physiotherapists,
massage therapists,
chiropractors, and naturopaths

QUESTIONS?
WWW.STUDENTCARE.CA

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

VIRTUAL HEALTH CARE

Students covered by the GSA Health Plan can connect with nurses and physicians via a mobile or web app from anywhere in Canada.

Find out more at
www.dialogue.co/signup-studentcare
Provided by Dialogue

**WELL-BEING RESOURCES:
EMPOWER ME**

A confidential support service available 24/7 to eligible graduate students at McMaster University.

Visit www.studentcare.ca
for more info. **1-833-628-5589**

Powered by Optima Global Health

**LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE**



2021-2022

Your McMaster GSA Student Health & Dental Plan

Enjoy it while it lasts

Group Numbers

Health, vision, and dental: **20639** (Sun Life)
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 students association, 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 GSA Health & Dental Plan:

Full-time and part-time graduate students in September or January who pay McMaster fees, including:

- International students paying McMaster fees
- Students on exchange paying McMaster fees

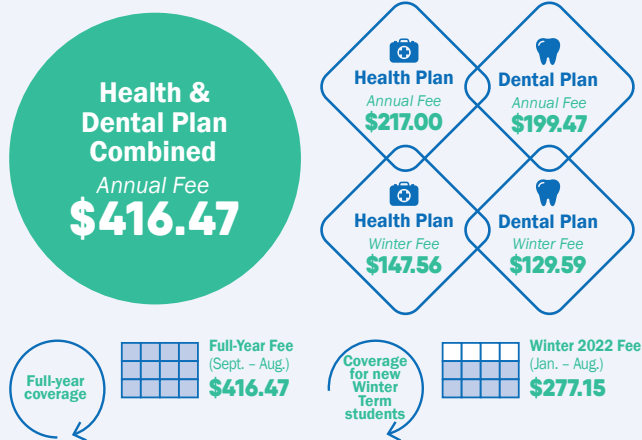
Full-time Divinity students are automatically covered by the Health Plan only and may pay additional fees (see www.studentcare.ca for details).

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

New Summer Term 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 for more updates and further details.

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. New Winter Term students and students who enrol themselves in the Summer Term pay a pro-rated fee for coverage until Aug. 31. Find more details online.

What are my Group Numbers?

Health, vision, and dental: **20639** (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)

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
Prescription Drugs and Vaccinations Covers vaccinations and selected medications legally requiring a prescription	80%	\$3,000
Psychologist/Clinical Counsellor/ Master of Social Work/Licensed Psychotherapist Requires a referral from an MD	\$100	\$400
Massage Therapist Requires a referral from an MD	\$25	\$500
Chiropractor Includes one x-ray per policy year Requires a referral from an MD	\$35	\$500
Physiotherapist Requires a referral from an MD	\$40	\$500
Naturopath	\$25	\$300
Osteopath Includes one x-ray per policy year Must be a doctor in osteopathic medicine	\$25	\$300
Podiatrist/Chiropodist Includes one x-ray per policy year	\$25	\$300
Speech Therapist	\$25	\$300

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

Vision Up to \$50

	Amount Covered	Eligible Every
Eye Exam	\$50	1 policy year

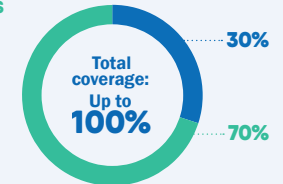
Visit www.studentcare.ca for complete details.

Dental Up to \$750

- Insured portion
- Studentcare Dental Network savings

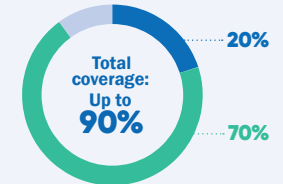
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



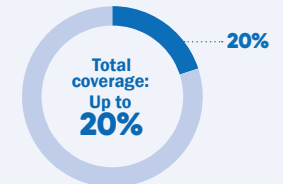
Basic Services

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



Major Restorative

- Crowns
- Bridges
- Posts



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

LIVE CHAT AND
WEB REQUEST FORM
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Check online for updates related to COVID-19.