

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 \$411.17 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$822.34 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2017 (for new Term 2 students) and from May 1 – Aug. 31, 2017 (for new Spring 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?

- ▶ Term 1 (enrolments and opt outs): **SEPT. 2 – 30, 2016**
- ▶ Term 2 (enrolments for new students only): **JAN. 4 – 17, 2017**
- ▶ Spring Term (enrolments for new students only): **MAY 10 – 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



WITH COUPON CODE **STUDENTCARE16**:
10% OFF
CONTACT LENSES

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

and more!

DENTISTS, PHYSIOTHERAPISTS, AND MASSAGE THERAPISTS

Independent specialists

30% OFF
PRESCRIPTION EYEGLASSES, UP TO \$75
DISCOUNTS ON CONTACT LENSES



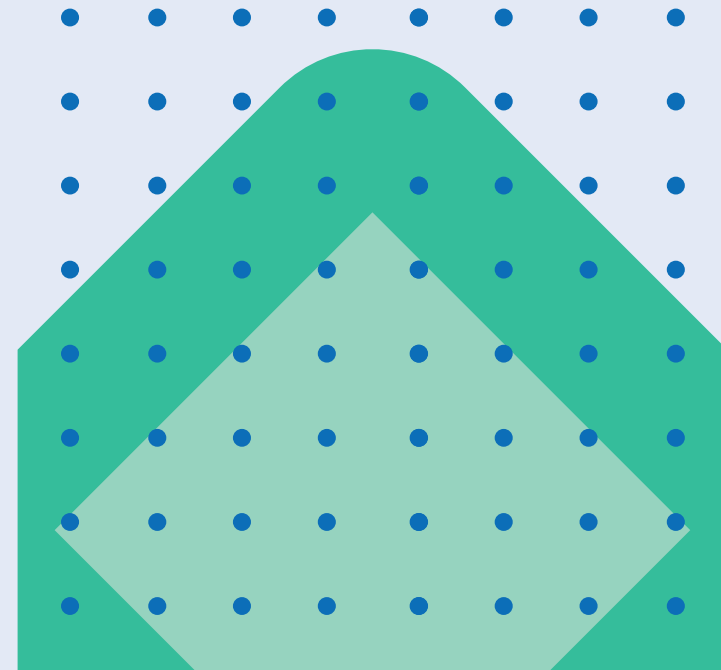
SAVINGS OF UP TO 50% (MAX \$40) ON YOUR OUT-OF-POCKET COSTS
20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS



University of Saskatchewan
Graduate Students' Association

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 in Term 1 who are GSA members, including eligible international students, are automatically covered by the GSA Health & Dental Plan.

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

The following students may be eligible to enrol themselves in the Plan:

- Part-time students who are GSA members
- "Maintenance of status" students who are GSA members
- New Term 2 and Spring Term students
- Post-doctoral fellows and graduate students registered at affiliated colleges in the Saskatoon Theological Union (upon payment of GSA membership fees)

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 Term 2 or the Spring Term pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT IS MY GROUP NUMBER?

- ▶ Health, vision, and dental benefits insured by Sun Life Assurance Company of Canada: **GROUP NUMBER 22258**
- ▶ 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 Covers Aldara at 80%, up to \$200 per policy year. | 80% | |
| VACCINATIONS | 100% | \$150 |
| PSYCHOLOGIST | \$20 | \$400 |
| MASSAGE THERAPIST Requires a referral from an MD/Nurse Practitioner. | \$20 | \$400 |
| CHIROPRACTOR Includes one x-ray per policy year. | \$20 | \$400 |
| PHYSIOTHERAPIST | \$20 | \$400 |
| NATUROPATH | \$20 | \$400 |
| OSTEOPATH Includes one x-ray per policy year. | \$20 | \$400 |
| REGISTERED DIETITIAN Requires a referral from an MD/Registered Nurse. | \$20 | \$400 |
| PODIATRIST/CHIROPODIST Includes one x-ray per policy year. | \$20 | \$400 |
| SPEECH THERAPIST | \$20 | \$400 |
| ATHLETIC THERAPIST | \$20 | \$400 |

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

VISION - UP TO \$350



| Vision Coverage | Amount Covered | Eligible Every |
|--|----------------|----------------|
| EYE EXAM Must be performed by a licensed optometrist. | \$75 | 1 POLICY YEAR |
| EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription. | \$125 | 2 POLICY YEARS |
| LASER EYE SURGERY | \$150 | 1 POLICY YEAR |

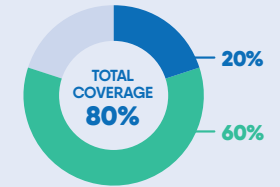
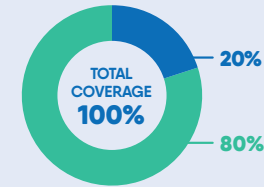
DENTAL - UP TO \$750



- Insured Portion
- Studentcare Dental Network Savings

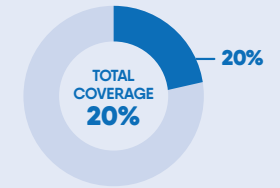
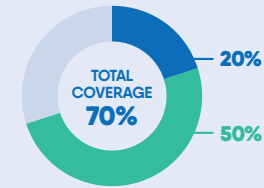
PREVENTIVE SERVICES
Recall exams, cleanings, extraction of impacted teeth

BASIC SERVICES
Fillings



BASIC SERVICES
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 |

Visit studentcare.ca for complete details.

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 877 795-4428

Health & Dental Plan Office: Main Level, Rm. 121, Place Riel Student Centre, 1 Campus Drive, Saskatoon, SK S7N 5A3