

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 Semester (enrolments and opt outs):
Sept. 7 – 28, 2021

Winter Semester (enrolments and opt outs for new students only):
Jan. 3 – 24, 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
\$369.29
for full-year coverage*

∞ Add unlimited dependants for
\$738.58
for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter Semester students are available online.

Opting out

1. Use the secure online opt-out processing system at www.studentcare.ca.
2. Upload proof of your alternative health and 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.

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 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

Northern BC Studentcare Vision Network

30% off prescription eyeglasses, up to \$75

\$60 eye exams*

Up to 25% off contact lenses

*Certain conditions apply.

LASIK MD

\$50 off per eye on Standard LASIK*

\$100 off per eye on Custom LASIK*

*Certain conditions apply.

PSYVITALITĪ

Preferred rates on 50-minute adult therapy or coaching sessions

and more!
Dentists, physiotherapists, and chiropractors

QUESTIONS?
WWW.STUDENTCARE.CA
778-666-3503

clearly

With coupon code **STUDENT21**:

10% off contact lenses

25% off eyeglass frames (excluding certain brands)*

*Certain conditions apply.

Rexall

Savings of up to 50% (max \$40) on your out-of-pocket costs*

20% off select regularly priced Rexall brand non-prescription products*

*Certain conditions apply.

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to students covered by the NBCGSS Health & Dental Plan.

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

Powered by Optima Global Health

LIVE CHAT AND WEB REQUEST FORM AVAILABLE



Northern British Columbia Graduate Students' Society



2021-2022

Your NBCGSS Student Health & Dental Plan

Enjoy it while it lasts

Group Numbers

Health, vision, and dental: **Q1200** (Desjardins)
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 graduate students' society, the NBCGSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the NBCGSS Health & Dental Plan: NBCGSS members paying NBCGSS fees

This includes:

- Full-time and part-time students
- Students enrolled in Internet-based courses
- Eligible international students

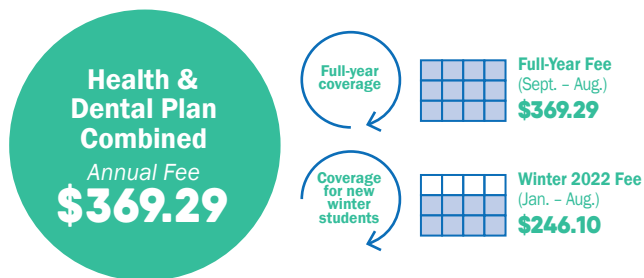
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

Students who may be eligible to enrol themselves in the Plan:

- Regional campus graduate students
- Graduate students at UNBC who register after Nov. 30

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 Semester students) will be automatically included in your tuition and other fees. New Winter Semester students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

What are my Group Numbers?

Health, vision, and dental:
Q1200 (insured by Desjardins Insurance)

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*	Up to 80%	\$5,000
Vaccinations	See www.studentcare.ca for coverage details.	
Psychologist	\$20	\$600
Massage Therapist Requires a referral from an MD	\$20	\$400
Chiropractor Includes one x-ray per policy year	\$20	\$400
Physiotherapist/Physiatrist	\$20	\$400
Naturopath	\$20	\$400
Osteopath Includes one x-ray per policy year	\$20	\$400
Registered Dietitian Requires a referral from an MD	\$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, 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.

Vision Up to \$350

	Amount Covered	Eligible Every
Eye Exam	\$50	2 policy years
Eyeglasses and Contact Lenses	\$150	24 months
Laser Eye Surgery	\$150	1 policy year

QUESTIONS?
WWW.STUDENTCARE.CA
778-666-3503

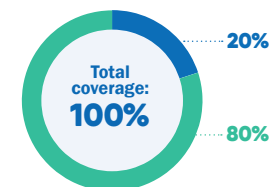
LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE

Dental Up to \$750

● Insured portion ● Studentcare Dental Network savings

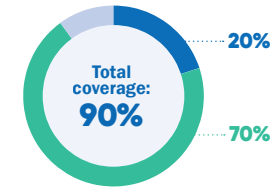
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



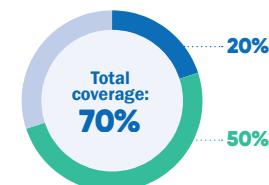
Basic Services

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



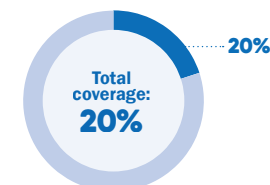
Basic Services

- Oral surgery



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

Check online for updates related to COVID-19.