

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.
- 3 You can combine plans to maximize your overall coverage—up to 100%.

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 \$525.00 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$1,050.00 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2017 (for new Winter semester students) and from May 1 – Aug. 31, 2017 (for new Summer semester students) are available at www.studentcare.ca.

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

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall semester (enrolments and opt outs): **SEPT. 6 – 20, 2016**
- ▶ Winter semester (enrolments and opt outs for new students only): **JAN. 9 – 23, 2017**
- ▶ Summer semester (enrolments and opt outs for new students only): **MAY 1 – 15, 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
EYEGASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

Independent specialists

30% OFF
PRESCRIPTION EYEGASSES, UP TO \$75

DISCOUNTS ON EYE EXAMS AND CONTACT LENSES



10% OFF PRESCRIPTION DRUGS
(MAX \$40)

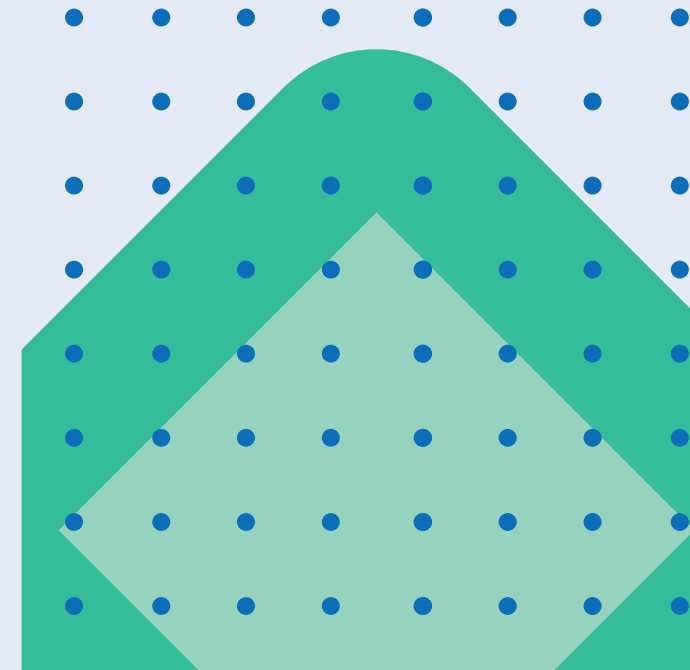
20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS

and more!

DENTISTS, CHIROPRACTORS, PHYSIOTHERAPISTS, AND NATUROPATHS

2016-2017

YOUR NSA 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 NSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

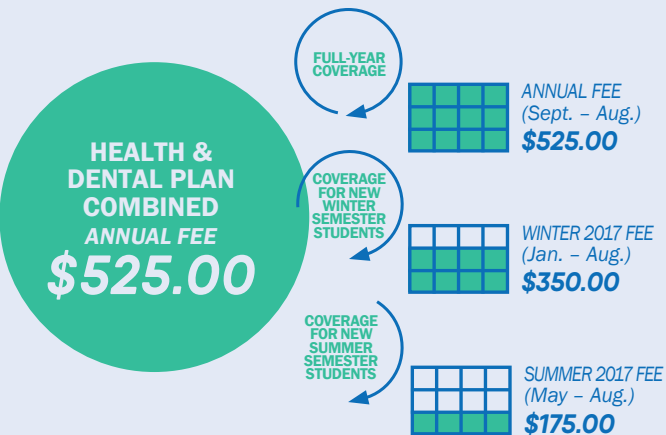
WHO'S COVERED?

All students in the doctor of naturopathic medicine program who are NSA members and have provincial health care (i.e. OHIP) or equivalent primary health-care coverage are automatically covered by the NSA Health & Dental Plan.

Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan 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 Winter and Summer semester students 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 50148**
- ▶ 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 selected medications after a \$7 deductible per prescription or refill.	70%	\$3,000
VACCINATIONS There is a \$7 deductible per vaccination, prescription, or refill.	70%	\$150
PSYCHOLOGIST	\$30	\$300
MASSAGE THERAPIST Requires a referral from an MD or a naturopathic doctor.	\$30	\$300
CHIROPRACTOR Includes one x-ray per policy year.	\$30	\$300
REGISTERED DIETITIAN Requires a referral from an MD or a naturopathic doctor.	\$30	\$300
PHYSIOTHERAPIST	\$30	\$300
NATUROPATH	\$18	\$300
OSTEOPATH Includes one x-ray per policy year. Must be a doctor in osteopathic medicine.	\$30	\$300
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$30	\$300
SPEECH THERAPIST	\$30	\$300
ATHLETIC THERAPIST	\$30	\$300

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

VISION - UP TO \$150



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$50	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	24 MONTHS

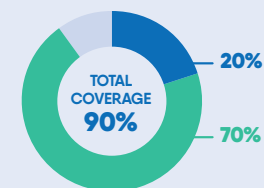
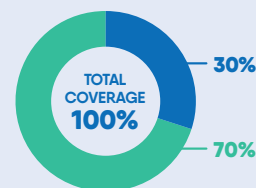
DENTAL - UP TO \$750



- Insured Portion
- Studentcare Dental Network Savings

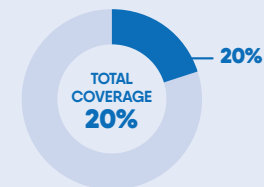
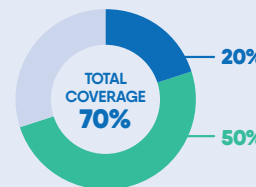
PREVENTIVE SERVICES
Recall exams, cleanings, extraction of impacted teeth

BASIC SERVICES
Fillings, scaling



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](http://www.studentcare.ca) for complete details.

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 866 369-8791