

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!
- 3 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. 3 – 17, 2019**
- ▶ Winter semester (enrolments and opt outs for new students only): **JAN. 6 – 20, 2020**
- ▶ Summer semester (enrolments and opt outs for new students only): **MAY 1 – 15, 2020**

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.

+1 ADD ONE DEPENDANT FOR **\$555** FOR FULL-YEAR COVERAGE*

∞ ADD UNLIMITED DEPENDANTS FOR **\$1,110** FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2020 (for new Winter semester students) and from May 1 – Aug. 31, 2020 (for new Summer 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



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.
- **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 CUSTOM LASIK*

*Certain conditions apply.



WITH COUPON CODE **STUDENTCARE19**:

10% OFF
CONTACT LENSES

25% OFF
EYEGLASS FRAMES
(EXCLUDING CERTAIN BRANDS)



PREFERRED RATES ON
50-MINUTE ADULT THERAPY
OR COACHING SESSIONS

Independent
vision specialists

30% OFF
PRESCRIPTION EYEGLASSES,
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

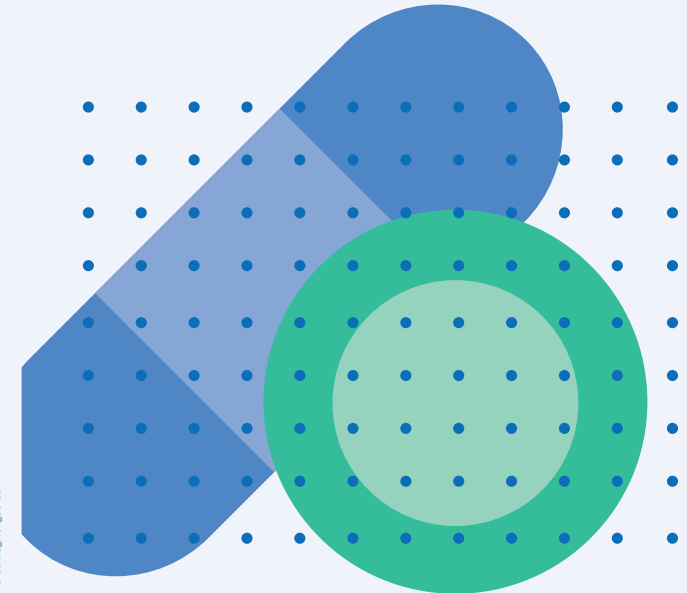


2019-2020

YOUR NSA STUDENT HEALTH & DENTAL PLAN

Group Numbers

- ▶ Health, vision, and dental: **50148** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



Make the most out of it

QUESTIONS?
WWW.STUDENTCARE.CA
1-866-369-8791

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?

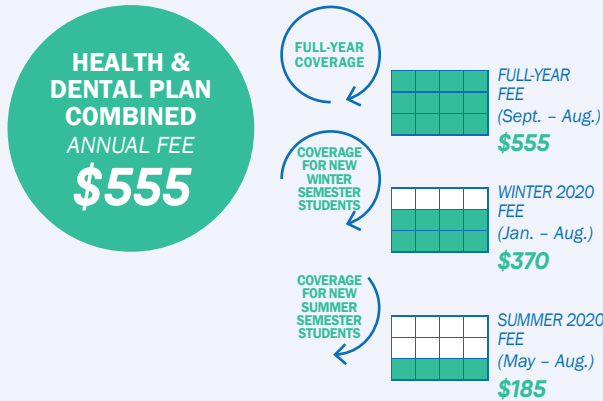
Students automatically covered by the NSA Health & Dental Plan:

Students in the doctor of naturopathic medicine program who are NSA members and have provincial health care (e.g. OHIP) or equivalent primary health-care coverage

Certain exceptions exist. Please check your student account to confirm if you've 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 (or from Jan. 1 - Aug. 31 for new Winter semester students and from May 1 - Aug. 31 for new Summer semester students) 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. Find more details online.

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **50148** (insured by Sun Life Assurance Company of Canada)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$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
MESSAGE 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

*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See www.studentcare.ca for details.

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

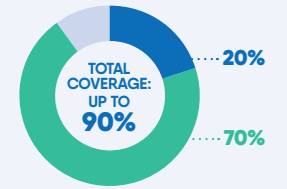
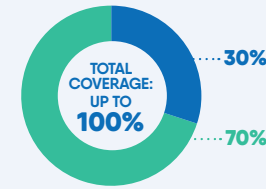
Visit www.studentcare.ca for complete details.

DENTAL UP TO \$750

- Insured Portion
- Studentcare Dental Network Savings

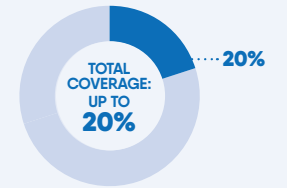
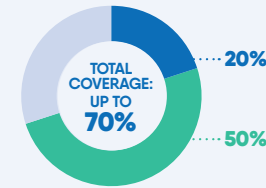
PREVENTIVE SERVICES
Recall exams, cleanings, impacted wisdom teeth extractions

BASIC SERVICES
Fillings, scaling



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 www.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 LIFETIME
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

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