

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
\$351.90
for full-year coverage*

∞ Add unlimited dependants for
\$586.50
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 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

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

clearly
With coupon code **STUDENT21**:
10% off contact lenses

25% off eyeglass frames (excluding certain brands)*

*Certain conditions apply.

Rexall
Savings of up to 67% (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 NUGSS Plan.

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

Powered by **Optima Global Health**

LIVE CHAT AND WEB REQUEST FORM AVAILABLE

nugss

northern undergraduate student society



2021-2022

Your NUGSS Student Health & Dental Plan

Make the most out of it

Group Numbers

Health, vision, and dental: **22391** (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 student society, NUGSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the NUGSS Health & Dental Plan:

Full-time undergraduate students registered on the Prince George campus in the Fall or Winter Semester who are NUGSS members

This includes:

- International students
- Sponsored students
- Certificate 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

- Part-time students
- Regional campus students
- Co-op and internship students
- Third-year and fourth-year medical students

Find out more at www.studentcare.ca.

How much does it cost?

Health & Dental Plan Combined

Annual Fee

\$234.60

Full-year coverage

Full-Year Fee
(Sept. - Aug.)
\$234.60

Coverage for new winter students

Winter 2022 Fee
(Jan. - Aug.)
\$156.40

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: **22391** (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* There is a \$15 deductible per prescription/refill.	NEW! 85%	\$10,000
Non-Prescription Vaccinations	NEW! 85%	\$150
Prescription Vaccinations	NEW! 85%	∞
Psychologist/Registered Clinical Counsellor/Master of Social Work	80%	\$500
Massage Therapist Requires a referral from an MD	\$40	\$300
Chiropractor Includes one x-ray per policy year	\$40	\$300
Physiotherapist	\$40	\$300
Naturopath	\$40	\$300
Osteopath Includes one x-ray per policy year	\$40	\$300
Registered Dietitian Requires a referral from an MD	\$40	\$300
Podiatrist/Chiropodist Includes one x-ray per policy year	\$40	\$300
Speech Therapist	\$40	\$300
Athletic Therapist	\$40	\$300

PLUS! Diagnostic services, home nurse, tutorial benefit, 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 Over \$300

	Amount Covered	Eligible Every
Eye Exam	\$75	2 policy years
Eyeglasses and Contact Lenses	NEW! \$100	24 months
Laser Eye Surgery	\$150	1 policy year

Visit www.studentcare.ca for complete details.

Check online for updates related to COVID-19.

Dental NEW! Up to \$700

- Insured portion
- Studentcare Dental Network savings

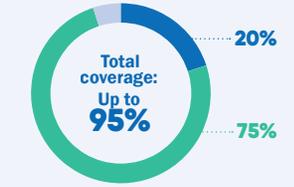
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



Basic Services

- Fillings



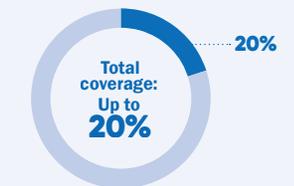
Basic Services

- 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

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