

Exclusive Savings from Studentcare Network Partners*

- Your Coverage**
You're covered for the insured portion of your Plan regardless of the health-care practitioner you choose.
- Using the Studentcare Networks**
By consulting a Network member, you'll get additional coverage.

Here is an example of a claim made using a Studentcare Dental Network practitioner:



Save More with Network Members

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15% or \$100 off*

a complete pair of prescription eyeglasses or sunglasses (frames and lenses)

*The higher discount will apply.

LASIK MD
VISION

\$50 off/eye

on Standard LASIK*

\$100 off/eye

on Custom LASIK*

*Certain conditions apply.

Discover more partners online!

Dentists, physiotherapists, and chiropractors

NEW! VIRTUAL HEALTH CARE

PGSS members can connect with nurses and physicians via a mobile or web app from anywhere in Canada.

Find out more at www.dialogue.co/signup-studentcare

Provided by **Dialogue**

*Studentcare and the insurers do not endorse or assume any responsibility with respect to the use of their services.

Questions? Contact Us



Care Centre
1200 McGill College Avenue
Suite 2200
Montreal, Quebec H3B 4G7
514-789-8775
www.studentcare.ca/pgss



NOTE: This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit www.studentcare.ca/pgss to learn about all the applicable conditions and exclusions.

The most popular coverage on campus

As a graduate student (full-time, additional session, non-thesis extension, masters, or doctorate) at McGill University who registers in September or January and who is paying tuition fees at either the Canadian or Quebec rates, you have access to one of the most important services on campus, the PGSS Enhanced Care Student Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel care abroad. Post-doctoral fellows, including international post-doctoral fellows, who register in September or January also have access to the Enhanced Care Health & Dental Plan. International students who register in September or January are automatically covered by the Enhanced Care Dental Plan only. Visit www.studentcare.ca/pgss for more details on eligibility.

We invite you to verify if you're already covered by another plan (through an employer, parent, or spouse). If so, the student Plan can still be of interest to you, as you can be reimbursed the remaining eligible fees (partially or fully) through your secondary plan.



Desjardins Insurance
PO Box 3950
Levis, Quebec G6V 8C6
1-866-647-5013
Health, vision, and dental benefits are insured by Desjardins Insurance.
Group Number: Q1104
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



Blue Cross
PO Box 1046, Stn. Main
Winnipeg, Manitoba R3C 2X7
1-866-601-2583 (toll-free): Canada/United States
0-204-775-2583 (collect): other countries
Travel coverage is administered by Blue Cross.
Group Number: 97180
Blue Cross designates Blue Cross Life Insurance Company of Canada.

Please note that the Legal Protection Program and Virtual Health Care are not insurance products. To determine if these products are right for you, for more details, or to contact a licensed insurance representative, visit www.studentcare.ca/pgss.



OUR ENVIRONMENTAL COMMITMENT ON PAPER

This document contains 100% post-consumer fibre, Certified EcoLogo, Processed Chlorine Free, and FSC® Certified Recycled. Manufactured using biogas energy.

STUDENTCARE_BRO_PGSS_09-21



PGSS The Post Graduate Students' Society of McGill University
ÀÉCSUM Association étudiante des cycles supérieurs de l'Université McGill

2021-2022

Your PGSS Enhanced Care Student Health & Dental Plan

Make the most out of it



Providing Quality Coverage

Enhanced Care Health Plan



Prescription drugs
Vaccinations
Psychologists
Physiotherapists

Chiropractors
Ambulance and more!



Eye exam
Eyeglasses and contact lenses
Laser eye surgery

Travel Plan



120 days per trip, up to \$5,000,000 per lifetime (includes eligible COVID-19 medical expenses), trip cancellation and trip interruption in the event of a medical emergency or an eligible Travel Advisory

NEW! Legal Protection Program*



A toll-free legal assistance helpline for all legal questions: **1-833-202-4571**

Plus, a lawyer will take charge of proceedings related to the following areas of law:

Housing
Employment
Academic
Civil mediation between individuals
Human rights
Small claims support

*Available to PGSS members

For a complete description of your coverage and to obtain your certificate number, visit www.studentcare.ca/pgss.

Enhanced Care Dental Plan



Checkups
Fillings
Extractions

Cleanings
Root canals
and more!

- Insured Portion
- Studentcare Dental Network Savings

Preventive Services

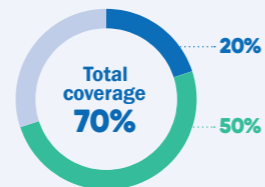
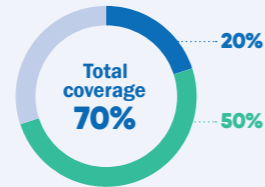
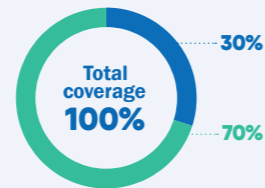
- Recall exams
- Cleanings
- Impacted wisdom teeth extractions

Basic Services

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

Major Restorative

- Crowns
- Bridges
- Posts



At a Great Price

Check it out!



Visit www.studentcare.ca for self-enrolment fees.

* A different level of coverage is also available at a lower cost through the Basic Care Plan. Visit www.studentcare.ca/pgss for details.

** This is an annual Plan. Students will therefore be covered for one year. If you begin your studies in the winter, you may make an opt-out or change-of-coverage request in the Winter Term.



Introduce me to your family

Enrol loved ones for less

You can enrol your family (spouse and/or dependent children) in the Health & Dental Plan 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/pgss for instructions.



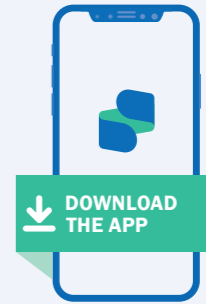
* Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter Term students are available at www.studentcare.ca/pgss.

The Ease of Claiming at Your Fingertips

Quick claiming & reimbursement

Five Easy Steps:

- Create a profile.
- Take a picture of your receipt with your device.
- Send it to your insurer via the app.
- Wait for your claim to be quickly processed.
- Receive a refund by direct deposit.



Search **Studentcare mobile** to download now!



Claim forms are also available online at www.studentcare.ca/pgss.

Change-of-Coverage and Opt-Out Periods

Fall Term students: Aug. 23 – Sept. 29, 2021*

New Winter Term students only: Dec. 17, 2021 – Jan. 30, 2022*

Health & Dental Plan

The Plan is a non-mandatory automatic contribution.

***Early Bird!** If you complete your opt out before **Aug. 26, 2021** (Fall Term students) or before **Dec. 31, 2021** (new Winter Term students), you can have the Plan fee reversed from your student account before the tuition fee payment deadline.

All opt outs or coverage changes can be completed online at www.studentcare.ca/pgss. You can request an annual opt out.

Legal Protection Program Virtual Health Care

See www.studentcare.ca/pgss for opt-out procedures.

Visit www.studentcare.ca/pgss