

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 Term (enrolments and opt outs): **SEPT. 3 – 30, 2019**
- ▶ Winter Term (enrolments and opt outs for new undergraduate students and MBA students only): **JAN. 2 – 31, 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 \$308.58**
FOR FULL-YEAR COVERAGE (SEPT. – AUG.)*

∞ **ADD UNLIMITED DEPENDANTS FOR \$617.16**
FOR FULL-YEAR COVERAGE (SEPT. – AUG.)*

*Family enrolment fees for coverage from Jan. 1 – Dec. 31, 2020 (for MBA students) and from Jan. 1 – Aug. 31, 2020 (for new Winter Term undergraduate students) are available online.

OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 Upload proof of your alternative health and/or dental coverage (such as a summary of plan benefits or a letter from your parent's or spouse's employer). Provincial health care is not considered acceptable alternative coverage.
- 3 Once you've fully completed your opt out, look for the fee to be removed from 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



NEW! EMPOWER ME: FREE MENTAL HEALTH RESOURCES

As an eligible undergraduate or MBA student at Queen's University, you can call **1-844-741-6389** to connect with consultants, counsellors, and life coaches 24/7 from anywhere in North America.

Powered by Aspira

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)

and more!
DENTISTS, PHYSIOTHERAPISTS, AND CHIROPRACTORS

Extend your coverage by looking up a Studentcare Networks practitioner at www.studentcare.ca.

QUESTIONS?
WWW.STUDENTCARE.CA
1-877-795-4420

Independent
vision specialists

30% OFF
PRESCRIPTION EYEGLASSES,
UP TO \$75

DISCOUNTS ON EYE EXAMS
AND CONTACT LENSES



PREFERRED RATES ON
50-MINUTE ADULT THERAPY
OR COACHING SESSIONS



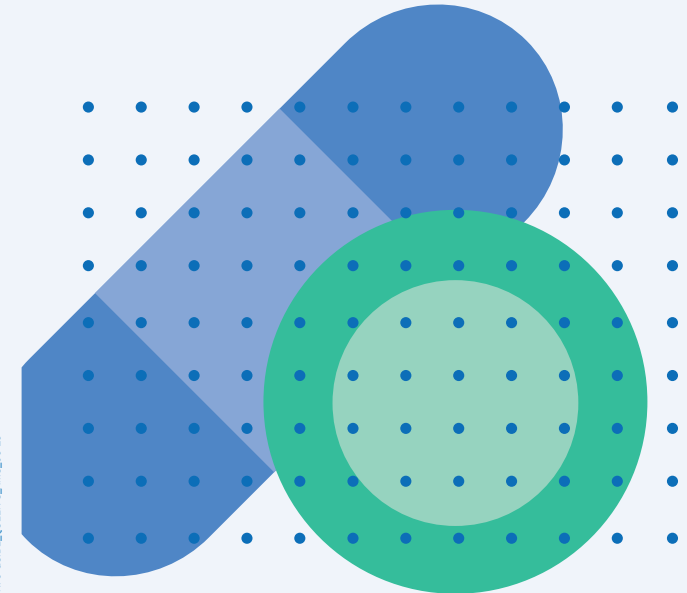
Alma Mater Society

2019-2020

YOUR AMS STUDENT HEALTH & DENTAL PLAN

Group Numbers

- ▶ Health, vision, and dental: **22275** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



Make the most out of it

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 Alma Mater Society and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the AMS Health & Dental Plan:

- Full-time undergraduate students starting in the Fall or Winter Term (including full-time international students paying Queen's fees and UHIP)
- Off-campus first-year BISC students
- MBA students (automatically covered from Jan. 1 – Dec. 31, 2020)

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
- Incoming exchange students who pay fees to their home university
- Students on internship with the Queen's University Internship Program
- Students registered exclusively in correspondence, off-campus (excluding first-year BISC students, who are automatically covered), or evening courses

More details and self-enrolment instructions are available at www.studentcare.ca.

HOW MUCH DOES IT COST?

UNDERGRADUATE STUDENTS

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE SEPT. – AUG.	
\$308.58	

SEPT. – AUG. FEE	JAN. – AUG. FEE (NEW WINTER TERM STUDENTS ONLY)
HEALTH PLAN \$149.04	HEALTH PLAN \$101.04
DENTAL PLAN \$159.54	DENTAL PLAN \$108.04

MBA STUDENTS

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE JAN. – DEC.	
\$308.58	

JAN. – DEC. FEE
HEALTH PLAN \$149.04
DENTAL PLAN \$159.54

If you're eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 (or from Jan. 1 – Dec. 31 for MBA students) will be automatically included in your tuition and other fees. New Winter Term undergraduate students pay for coverage until Aug. 31. Find more details online.

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental:
22275 (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* AND VACCINATIONS The dispensing fee is limited to \$7 per prescription or refill.	80%	\$3,000
PSYCHOLOGIST	100%	\$750
MASSAGE THERAPIST	\$30	\$400
CHIROPRACTOR	60%	\$400
PHYSIOTHERAPIST	60%	\$400
NATUROPATH	\$30	\$400
OSTEOPATH	\$30	\$400
REGISTERED DIETITIAN	\$30	\$400
PODIATRIST/CHIROPODIST	\$30	\$400
SPEECH THERAPIST	\$30	\$400
ATHLETIC THERAPIST	\$30	\$400

PLUS: DIAGNOSTIC SERVICES, TUTORIAL BENEFIT
ACCIDENT ONLY: HOSPITALIZATION, HOME NURSE, 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 OVER \$350

Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist	NEW! \$75	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

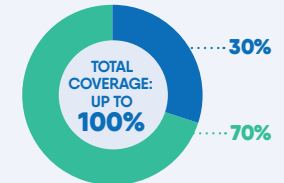
Visit www.studentcare.ca for complete details.

DENTAL UP TO \$750

- Insured Portion
- Studentcare Dental Network Savings

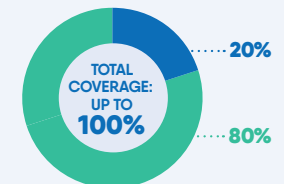
PREVENTIVE SERVICES

- Recall exams
- Cleanings



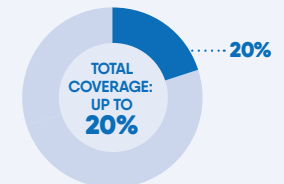
BASIC SERVICES

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



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

QUESTIONS?
WWW.STUDENTCARE.CA
1-877-795-4420