

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, coverage levels, and opt outs): **Aug. 28 – Sept. 22, 2020**
- ▶ **Spring term** (enrolments, coverage levels, and opt outs for new students only): **Jan. 4 – 25, 2021**
- ▶ **Summer term** (enrolments for new students only): **May 7 – 21, 2021**

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 **\$254.36** for full-year coverage*

∞ Add unlimited dependants for **\$508.72** for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 (for new Spring term students) and from May 1 – Aug. 31, 2021 (for new Summer term students) are available online.

COVERAGE OPTIONS & OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage, mix and match portions of the Enhanced Care and Basic Care Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 If you're opting out, upload proof of your alternative health and/or 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.
OR
Choose the Basic Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.
- 3 Receive a credit to your student account for the difference in Plan fees shortly after the Change-of-Coverage Period.

HOW DO I CLAIM?

CLAIMING MADE SIMPLE

- Instructions and claim forms are available at www.studentcare.ca.
- You can register online on your insurer's website to check your claim's status and to set up direct deposit.
- Download 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 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



ONLY \$75 for select prescription eyeglass models (frames and lenses)
\$50 eye exams



\$75 OFF select prescription eyeglass models
\$60 eye exams



With coupon code STUDENT21:
10% OFF contact lenses
25% OFF eyeglass frames (excluding certain brands)*
*Certain conditions apply.



\$50 OFF per eye on Standard LASIK*
\$100 OFF per eye on Custom LASIK*
*Certain conditions apply.



Preferred rates on 50-minute adult therapy or coaching sessions



Savings of up to 50% (max \$40) on your out-of-pocket costs*
20% off select regularly priced Rexall brand non-prescription products*
*Certain conditions apply.

and more!

Dentists, physiotherapists, and chiropractors

QUESTIONS?
WWW.STUDENTCARE.CA



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



2020-2021

YOUR SFSS ENHANCED CARE STUDENT HEALTH & DENTAL PLAN

Make the most out of it

Policy/Group Numbers

- ▶ Health, vision, and dental: **79209** (Pacific Blue Cross)
- ▶ Travel: **97180** (Blue Cross)

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 Simon Fraser Student Society (SFSS) and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Students automatically covered by the SFSS Enhanced Care Health & Dental Plan:

SFU undergraduate students registered for 3 or more credits in September or January at Burnaby, Surrey, or Vancouver campuses, when paying fees to SFU

This includes:

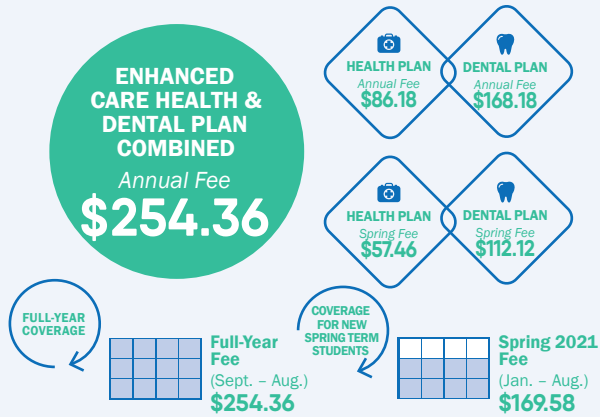
- Eligible international students
- Exchange or study abroad students
- Co-op students (including those on exchange)

Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

Some students may be eligible to enrol themselves in the Plan.

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?



Looking for a different level of coverage?

Try the Basic Care Plan for \$197.52 or mix and match portions of the Enhanced Care and Basic Care Plans. See www.studentcare.ca for details.

If you're eligible, the Enhanced Care Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Spring term students) will be automatically included in your tuition and other fees. New students who enrol themselves in the Summer term pay a pro-rated fee for coverage until Aug. 31. Find more details online.

WHAT ARE MY POLICY/GROUP NUMBERS?

- Health, vision, and dental: **79209** (insured by Pacific Blue Cross)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$10,000

HEALTH COVERAGE	Basic Care Plan Per Visit / Purchase	Enhanced Care Plan Per Visit / Purchase	Per Policy Year
Prescription Drugs*	UP TO 70%	UP TO 80%	∞
Vaccinations	100%	100%	\$150
Mental Health Professionals Psychologist, Registered Clinical Counsellor, or Master of Social Work	\$20	80%	BASIC: \$400 ENHANCED: \$500
Massage Therapist Requires a referral from an MD	\$20	\$35	\$400
Chiropractor Includes one x-ray per policy year	\$20	\$35	\$400
Physiotherapist	\$20	\$35	\$400
Naturopath	\$20	\$35	BASIC: \$200 ENHANCED: \$400
Osteopath Includes one x-ray per policy year	\$20	\$35	\$400
Registered Dietitian Requires a referral from an MD	\$20	\$35	\$400
Podiatrist/Chiropodist Includes one x-ray per policy year	\$20	\$35	\$400
Speech Therapist	\$20	\$35	\$400
Acupuncturist	\$20	\$35	\$400

PLUS: Diagnostic services, home nurse, tutorial benefit, dental accident, ambulance, and more

*Plan members covered by BC MSP must register for BC Fair PharmaCare. Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you're not registered, the SFSS Plan will stop paying your drug claims once you reach the \$300 claims threshold. Register online at <https://my.gov.bc.ca/fpcare/registration/requirements> or, if you're 19 or over and already registered under a family account, call **Health Insurance BC (1-800-663-7100)** to set up an individual account.

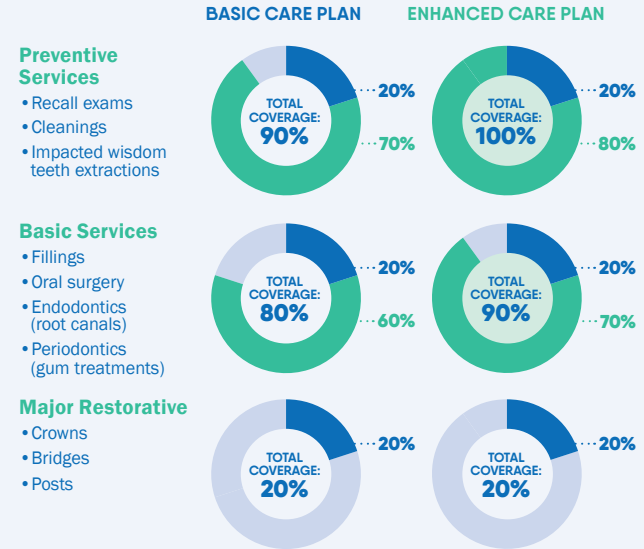
If you're an out-of-province student, or an international student who doesn't meet the Fair PharmaCare eligibility criteria, provide Studentcare with proof of other provincial health care or a study permit in lieu of registration to ensure your drug claims won't be interrupted.

VISION OVER >> BASIC ENHANCED \$275 \$350

VISION COVERAGE	Basic Care Plan Amount Covered	Enhanced Care Plan Amount Covered	Eligible Every
Eye Exam Must be performed by a licensed optometrist	\$60	\$60	2 POLICY YEARS
Eyeglasses and Contact Lenses Receipts must include the prescribed strength, or provide the detailed prescription.	\$75	\$150	24 MONTHS
Laser Eye Surgery	\$150	\$150	1 POLICY YEAR

DENTAL UP TO >> BASIC ENHANCED \$600 \$700

● Insured Portion ● Studentcare Dental Network Savings



TRAVEL UP TO \$5,000,000

CARE ABROAD	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 NEW! 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	NEW! \$3,000	PER TRIP
Trip Interruption In case of a medical emergency or an eligible Travel Advisory	NEW! \$7,500	PER TRIP

QUESTIONS?
WWW.STUDENTCARE.CA

Check online for updates related to COVID-19.

LIVE CHAT AND WEB REQUEST FORM AVAILABLE