

ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I'M ALREADY COVERED?

3 reasons to stick with your graduate student Plan:

- 1 Most plans don't offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less! Your student Plan's travel coverage alone is a great deal.
- 2 You can combine plans to maximize your overall coverage—up to 100%.
- 3 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.

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.



**ADD ONE DEPENDANT FOR
\$467.87
FOR FULL-YEAR COVERAGE***



**ADD UNLIMITED DEPENDANTS FOR
\$935.74
FOR FULL-YEAR COVERAGE***

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2017 (for new Spring semester graduate students) and from May 1 – Aug. 31, 2017 (for new Summer semester graduate students) are available at www.studentcare.ca.

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 copy of your benefits card or a letter from your parent's or spouse's employer).
- 3 Receive a credit to your student account shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall semester (enrolments and opt outs): **AUG. 31 – SEPT. 19, 2016**
- ▶ Spring semester (enrolments and opt outs for new graduate students only): **JAN. 3 – 23, 2017**
- ▶ Summer semester (enrolments for new graduate students only): **MAY 4 – 22, 2017**

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Five Easy Steps:

- 1 **CREATE A PROFILE.**
- 2 **TAKE A PICTURE OF YOUR RECEIPT WITH YOUR DEVICE.**
- 3 **SEND IT TO YOUR INSURER VIA THE APPLICATION.**
- 4 **WAIT FOR YOUR CLAIM TO BE QUICKLY PROCESSED.**
- 5 **RECEIVE A REFUND BY DIRECT DEPOSIT.**



Search **studentcare mobile** to download now!

SAVE MORE MONEY!

Your Plan Coverage
You're covered for the insured portion of your Plan regardless of the health 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



WITH COUPON CODE **STUDENTCARE16**:
10% OFF
CONTACT LENSES

NEW! 20% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS
and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

Vancouver
Studentcare
Vision Network

\$75 OFF
SELECT PRESCRIPTION EYEGLASS MODELS

\$60
EYE EXAMS



\$50 OFF
PER EYE ON STANDARD LASIK

\$100 OFF
PER EYE ON ADVANCED CUSTOM WAVEFRONT



SAVINGS OF UP TO 50% (MAX \$40)
ON YOUR OUT-OF-POCKET COSTS

20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS



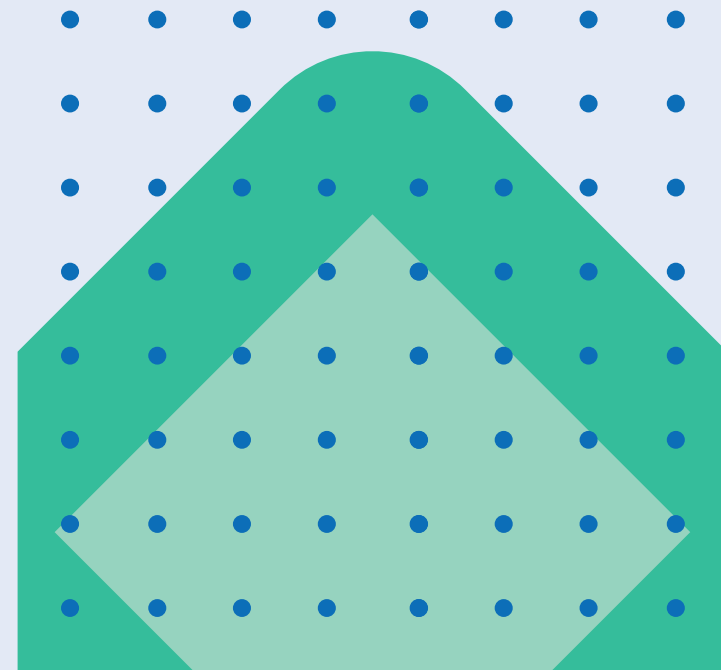
The Graduate Student Society
at Simon Fraser University



STUDENTCARE

2016-2017

YOUR GSS GRADUATE BENEFIT PLAN



Enjoy it while it lasts

ALL YOU NEED TO KNOW ABOUT YOUR PLAN

WHAT IS A BENEFIT PLAN?

- Extended health and dental coverage that fills the gaps in provincial health care and other basic health-care programs
- Service provided by your graduate student society, the GSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Any student enrolled in a graduate program at SFU in September or January is automatically covered by the GSS Graduate Benefit Plan. This includes Great Northern Way Campus students.

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

The following students may be eligible to enrol themselves in the Plan:

- Graduate students on approved leave
- Graduate students beginning their academic year in May

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE \$456.87

HEALTH PLAN ANNUAL FEE \$192.90
DENTAL PLAN ANNUAL FEE \$263.97

HEALTH PLAN SPRING FEE \$128.60
DENTAL PLAN SPRING FEE \$175.98

FULL-YEAR COVERAGE (Sept. - Aug.) \$456.87
COVERAGE FOR NEW SPRING SEMESTER STUDENTS (Jan. - Aug.) \$304.58

If you're eligible, the Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Spring semester graduate students) will be automatically included in your tuition and other fees. Graduate students who aren't automatically covered but choose to enrol in the Plan must pay additional SFU and GSS administrative fees. New Spring and Summer semester graduate students pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT IS MY GROUP NUMBER?

- ▶ Health, vision, and dental benefits insured by Desjardins Financial Security Life Assurance Company: **GROUP NUMBER Q1113**
- ▶ Travel benefits administered by Blue Cross: **GROUP NUMBER 97180**

HEALTH & DENTAL PLAN BENEFITS

HEALTH - MORE THAN \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS*	UP TO 80%	
NON-PRESCRIPTION VACCINATIONS	100%	\$150
PRESCRIPTION VACCINATIONS	80%	
PSYCHOLOGIST	80%	NEW! \$600
MASSAGE THERAPIST Requires a referral from an MD.	\$30	\$400
CHIROPRACTOR Includes one x-ray per policy year.	\$30	\$400
PHYSIOTHERAPIST	\$30	\$400
NATUROPATH	\$30	\$400
OSTEOPATH Includes one x-ray per policy year.	\$30	\$400
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$30	\$400
SPEECH THERAPIST	\$30	\$400
ACUPUNCTURIST	\$30	\$400
ATHLETIC THERAPIST	\$30	\$400

PLUS: DIAGNOSTIC SERVICES, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, AND MORE.

*Register for Fair PharmaCare to maximize your overall drug coverage, have the appropriate deductible assigned to you, and avoid an interruption in claims processing once you reach the \$600 threshold. To register, please call 1 800 663-7100.

VISION - OVER \$300



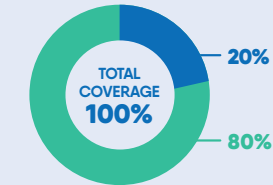
Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$60	24 MONTHS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

DENTAL - UP TO \$700

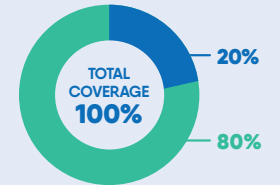


- Insured Portion
- Studentcare Dental Network Savings

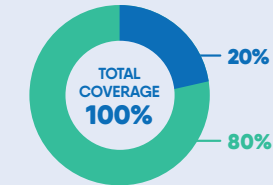
PREVENTIVE SERVICES
Recall exams, cleanings



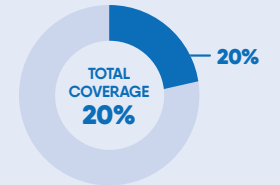
EXTRACTION OF IMPACTED TEETH



BASIC SERVICES
Fillings, oral surgery, denture repairs, relining, rebasing, 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 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 INCIDENT
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?

STUDENTCARE.CA / TOLL-FREE: 1 866 369-8795

Student Health & Dental Plan Office: Maggie Benston Centre, Room 2240