

ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I'M ALREADY COVERED?

3 reasons to stick with your 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 graduate student over 21, or a full-time graduate 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.



ADD UNLIMITED DEPENDANTS TO YOUR PLAN

Visit www.studentcare.ca for eligibility details. Enrolment forms are available at the SOGS office, located in the University Community Centre, Room 260, and on the SOGS website (sogs.ca).

OPTING OUT

- 1 Use the Graduate Student Portal at <https://grad.uwo.ca/student/index.cfm>
- 2 Provide 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) if requested by SOGS staff.
- 3 Receive a refund on your tuition statement shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall Term (enrolments and opt outs): **SEPT. 1 – 30, 2016**
- ▶ Winter Term (enrolments and opt outs for new students only): **JAN. 2 – 31, 2017**
- ▶ Spring Term (enrolments and opt outs for new students only): **MAY 1 – 31, 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 it now from the App Store or Google Play!

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



\$50 OFF
PER EYE ON STANDARD LASIK

\$100 OFF
PER EYE ON ADVANCED CUSTOM WAVEFRONT



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

Independent specialists

30% OFF
PRESCRIPTION EYEGLASSES, UP TO \$75

DISCOUNTS ON EYE EXAMS AND CONTACT LENSES



10% OFF PRESCRIPTION DRUGS (MAX \$40)

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

and more!

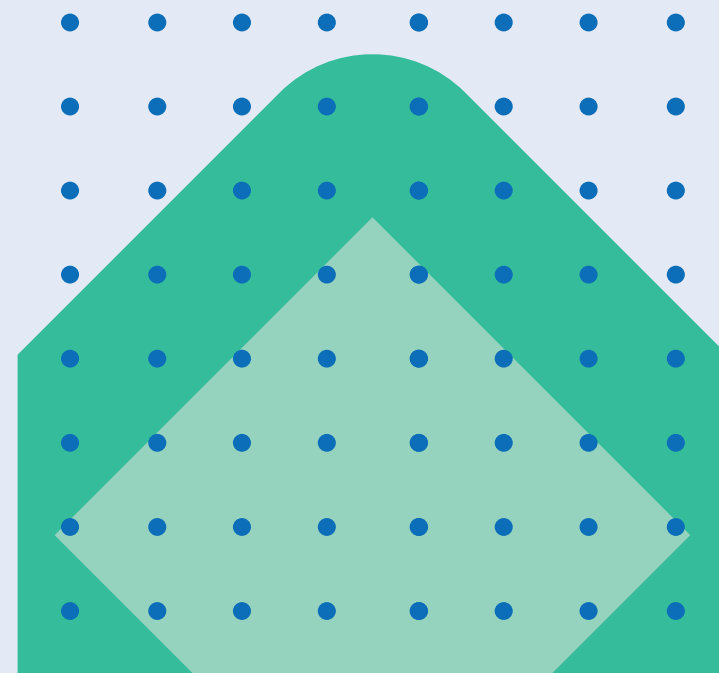
DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS



Society of Graduate Students
Western University

2016-2017

YOUR SOGS STUDENT HEALTH & DENTAL PLAN



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 student society, SOGS, and administered by Studentcare, the leading provider of student health and dental plans in Canada.

WHO'S COVERED?

All full-time graduate students at Western University who have paid their ancillary fees and who are members of the Society of Graduate Students (SOGs) are automatically covered by the SOGS Health & Dental Plan.

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:

- Part-time students
- Co-op students on Work Term in the fall
- Students on leave
- Practicum or internship students on Work Term in the fall
- Post-doctoral fellows and associates

Find out more at:

- www.studentcare.ca
- <http://sogs.ca/index.php/member-services/health-dental-coverage>

HOW MUCH DOES IT COST?

For details on fees, visit the SOGS office (located in the University Community Centre, Room 260) or the SOGS website (sogs.ca).

WHAT IS MY GROUP NUMBER?

- ▶ Health, vision, and dental benefits insured by Desjardins Financial Security Life Assurance Company:
GROUP NUMBER Q1109
- ▶ Travel benefits administered by Blue Cross:
GROUP NUMBER 97180

STUDENTCARE.CA
TOLL-FREE: 1 866 358-4435

Society of Graduate Students (SOGS)
Rm. 260, University Community Centre
Western University
London, ON N6A 3K7
sogs.ca

QUESTIONS?

HEALTH & DENTAL PLAN BENEFITS

HEALTH – MORE THAN \$10,000



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS & VACCINATIONS Covers the dispensing fee up to \$8 per prescription, refill, or vaccination.	UP TO 80%	\$3,500
ACUPUNCTURIST	80%	\$500
CHIROPODIST	80%	\$500
CHIROPRACTOR	80%	\$500
MASSAGE THERAPIST Requires a referral from an MD.	80%	\$500
NATUROPATH	80%	\$500
OCCUPATIONAL THERAPIST	80%	\$500
OSTEOPATH Must be a doctor in osteopathic medicine.	80%	\$500
PHYSIOTHERAPIST	80%	\$500
PSYCHOLOGIST/PSYCHOTHERAPIST	80%	\$500
PODIATRIST	80%	\$500
SPEECH THERAPIST	80%	\$500

PLUS: HOSPITALIZATION, TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUITION INSURANCE, AND MORE.

VISION – UP TO \$350



Vision Coverage	Amount Covered	Eligible Every
EYE EXAMS, EYEGLASSES, OR CONTACT LENSES Eye exams must be performed by a licensed optometrist. Receipts for eyeglasses and contact lenses must include the prescribed strength, or provide the detailed prescription.	\$200	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

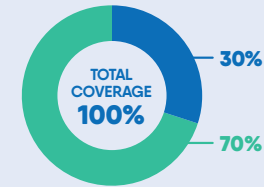
DENTAL – UP TO \$500



- Insured Portion
- Studentcare Dental Network Savings

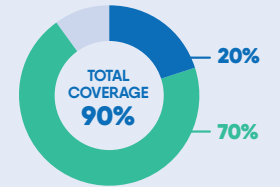
PREVENTIVE SERVICES

Recall exams, cleanings, x-rays, scaling

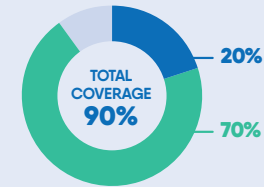


BASIC SERVICES

Fillings, endodontics (root canals), periodontics (gum treatments)

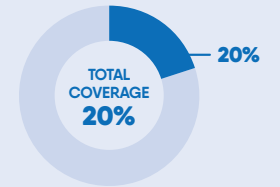


EXTRACTION OF IMPACTED TEETH



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