

# All you need to know about coverage changes

## What if I'm already covered?

Reasons to stick with your student Plan:

- Your parent's insurance plan could stop covering you completely if you're a student over 21.
- 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. 1 – 23, 2021

**Winter Term** (enrolments and opt outs for new students only):  
Jan. 3 – 24, 2022

## 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](http://www.studentcare.ca) for instructions.

**+1** Add one dependant for **\$305** for full-year coverage\*

**∞** Add unlimited dependants for **\$610** for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter Term students are available online.

## Coverage options & opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca](http://www.studentcare.ca) to select one of these options:
  - Choose the Basic Care Plan, a lower level of coverage at a lower price
  - Mix and match portions of the Comprehensive Care and Basic Care Plans
  - Opt out of the health portion, the dental portion, or the Plan in its entirety
2. Receive a credit to your student account for the difference in Plan fees 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



Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

## Save more money!

- **Your Plan Coverage**  
You're covered for the insured portion of your Plan regardless of the health-care practitioner you choose.
- **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

**LASIK MD**  
VISION  
**\$50 off** per eye on Standard LASIK\*  
**\$100 off** per eye on Custom LASIK\*  
\*Certain conditions apply.

**Independent vision specialists**  
**30% off** prescription eyeglasses, up to \$75  
Discounts on eye exams and contact lenses

**PSYVITALITĪ**  
Preferred rates on 50-minute adult therapy or coaching sessions

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

**Rexall**  
20% off select regularly priced Rexall brand non-prescription products\*  
\*Certain conditions apply.

**and more!**  
Dentists, physiotherapists, massage therapists, and chiropractors

**WELL-BEING RESOURCES: EMPOWER ME**  
A confidential support service available 24/7 to students covered by the SU Comprehensive Care or Basic Care Health and/or Dental Plan.  
Visit [www.studentcare.ca](http://www.studentcare.ca) for more info. **1-833-628-5589**  
Powered by Optima Global Health

**QUESTIONS?**  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

**Care Office**  
6-14 SUB, Sixth Floor  
Office hours may vary due to COVID-19. Check online for updates.



2021-2022

# Your SU Comprehensive Care Student Health & Dental Plan

## Make the most out of it

**Group Numbers**  
Health, vision, and dental: **Q1105** (Desjardins)  
Travel: **97180** (Blue Cross)

# All you need to know about your Plan

## What is a Health & Dental Plan?

- Extended health and dental coverage that can help fill gaps in provincial health care and other basic health-care programs
- Service provided by your Students' Union, the SU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## Who's covered?

### Students automatically covered by the SU Comprehensive Care Health & Dental Plan:

- Undergraduate students enrolled in at least 3 credit hours in either the Fall or Winter Term who pay SU fees

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](http://www.studentcare.ca).

## How much does it cost?

**Comprehensive Care Health & Dental Plan Combined**  
Annual Fee  
**\$305.00**

**Health Plan**  
Annual Fee  
**\$155.00**

**Dental Plan**  
Annual Fee  
**\$150.00**

**Health Plan**  
Winter Fee  
**\$103.33**

**Dental Plan**  
Winter Fee  
**\$100.00**

Full-year coverage  
Full-Year Fee (Sept. - Aug.)  
**\$305.00**

Coverage for new Winter Term students  
Winter 2022 Fee (Jan. - Aug.)  
**\$203.33**

### Looking for a different level of coverage?

Try the Basic Care Plan for \$240.00 or mix and match portions of the Comprehensive Care and Basic Care Plans. See [www.studentcare.ca](http://www.studentcare.ca) for details.

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

## What are my Group Numbers?

Health, vision, and dental:  
**Q1105** (insured by Desjardins Insurance)

Travel:  
**97180** (administered by Blue Cross Life Insurance Company of Canada)

# Health & Dental Plan benefits

## Health Over \$10,000

	Basic Care Plan Per Visit / Purchase	Comprehensive Care Plan Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs</b> Covers the dispensing fee up to \$8 (Comprehensive) or \$5 (Basic) per prescription/refill	Up to 70%	Up to 75%	Basic: \$5,000 Comprehensive: \$10,000
<b>Vaccinations</b>	70%	75%	\$150
<b>Psychologist/Social Worker</b>	70%	80%	Basic: \$500 Comprehensive: \$600
<b>Massage Therapist</b> Requires a referral from an MD	\$20	Up to \$30	\$300
<b>Chiropractor</b> Includes one x-ray per policy year	\$20	Up to \$30	\$300
<b>Physiotherapist</b>	\$20	Up to \$30	\$300
<b>Naturopath</b>	\$20	Up to \$30	\$300
<b>Osteopath</b> Includes one x-ray per policy year	\$20	Up to \$30	\$300
<b>Registered Dietitian</b> Requires a referral from an MD	\$20	Up to \$30	\$300
<b>Podiatrist/Chiropodist</b> Includes one x-ray per policy year	\$20	Up to \$30	\$300
<b>Speech Therapist</b>	\$20	Up to \$30	\$300
<b>Athletic Therapist</b>	\$20	Up to \$30	\$300

**PLUS:** Diagnostic services, hospitalization, home nurse, ambulance, tuition insurance (Comprehensive Care Plan only), and more

## Vision Over \$200 / \$300

	Basic Care Plan Amount Covered	Comprehensive Care Plan Amount Covered	Eligible Every
<b>Eye Exam</b>	\$60	\$60	24 months
<b>Eyeglasses and Contact Lenses</b>	-	\$100	24 months
<b>Laser Eye Surgery</b>	80% (up to \$150)	80% (up to \$150)	1 policy year

Check online for updates related to COVID-19.

## Dental Up to \$500 / \$650

- Insured portion
- Studentcare Dental Network savings

### Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions

### Basic Services

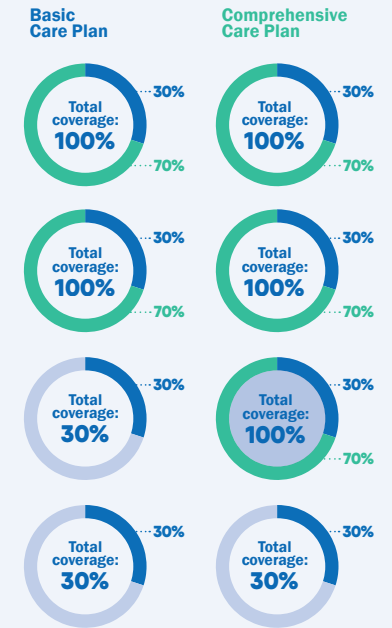
- Fillings

### Basic Services

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

### Major Restorative

- Crowns
- Bridges
- Posts



## Travel Up to \$5,000,000

	Amount Covered	Eligible
<b>Care Abroad</b> Includes coverage for the duration of a student exchange/internship	120 days	per trip
<b>Medical Incident</b> In case of a medical emergency Includes eligible COVID-19 medical expenses	\$5,000,000	per lifetime
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	\$3,000	per trip
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	\$7,500	per trip

QUESTIONS?  
[WWW.STUDENTCARE.CA](http://WWW.STUDENTCARE.CA)

LIVE CHAT AND WEB REQUEST FORM AVAILABLE