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 semester (enrolments and opt outs):
SEPT. 5 – OCT. 2, 2018

Winter semester (enrolments for new students only):
JAN. 8 – FEB. 4, 2019

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 $322.88 FOR FULL-YEAR COVERAGE*

ADD UNLIMITED DEPENDANTS FOR $538.13 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for partial year coverage from Jan. 1 – Aug. 31, 2019 for new Winter semester 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). Provincial health care is not considered acceptable alternative coverage.
3. Receive a credit to your student account shortly after the Change-of-Coverage Period.

THE EASE OF CLAIMING
AT YOUR FINGERTIPS

Submit your claims quickly and securely on your smartphone!

Search Studentcare mobile on the App Store or Google Play to download the app now.

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.

Example of a claim made using a Studentcare Dental Network practitioner:

Original cost: $1000
Studentcare Network discount: 80%
Personal discount: 20%
Total coverage: up to 100%

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

LASIK MD

$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 CONTACT LENSES

clearly

WITH COUPON CODE STUDENTCARE18:

10% OFF CONTACT LENSES

25% OFF EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)

and more!

DENTISTS, PHYSIOTHERAPISTS, AND MASSAGE THERAPISTS

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

2018–2019

YOUR URSU
STUDENT HEALTH &
DENTAL PLAN

Make the most out of it

STUDENTCARE

University of Regina
Students’ Union

add unlimited dependants for $538.13
for full-year coverage*

add one dependent for $322.88
for full-year coverage*

University of Regina
Students’ Union

add unlimited dependants for $538.13
for full-year coverage*
HEALTH & DENTAL PLAN BENEFITS

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 Students’ Union, URSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO’S COVERED?
URSU members and First Nations University of Canada (FNUniv) students who are taking 9 or more undergraduate Fall semester credit hours, or 6 or more graduate Fall semester credit hours, are automatically enrolled in the URSU Health & Dental Plan. This includes:
- Students on practicum
- Students enrolled in off-campus courses (such as Social Work students and First Nations University students studying in Saskatoon and Prince Albert)
- Most co-op students

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

The following students may be eligible to enrol themselves in the Plan:
- Part-time students (students who are taking fewer than 9 on-campus Fall semester credit hours)
- New Winter semester students

HOW MUCH DOES IT COST?

If you’re eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New students who enrol themselves in the Winter semester pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT ARE MY GROUP NUMBERS?

Health, vision, and dental:
20640 (insured by Sun Life Assurance Company of Canada)
Travel:
97180 (administered by Blue Cross)

HEALTH – OVER $10,000

<table>
<thead>
<tr>
<th>Health Coverage</th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>VACCINATIONS</td>
<td>80%</td>
<td>$150</td>
</tr>
<tr>
<td>PSYCHOLOGIST</td>
<td>80%</td>
<td>$500</td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>$40</td>
<td>$300</td>
</tr>
<tr>
<td>CHIROPRACTOR</td>
<td>$40</td>
<td>$300</td>
</tr>
<tr>
<td>PHYSIOTHERAPIST</td>
<td>$40</td>
<td>$300</td>
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<tr>
<td>NATUROPATH</td>
<td>$40</td>
<td>$300</td>
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<td>OSTEOPATH</td>
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<td>$300</td>
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<tr>
<td>REGISTERED DIETITIAN</td>
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<tr>
<td>PODIATRIST/CHIROPODIST</td>
<td>$40</td>
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</tr>
<tr>
<td>SPEECH THERAPIST</td>
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<td>$300</td>
</tr>
<tr>
<td>ATHLETIC THERAPIST</td>
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<td>$300</td>
</tr>
</tbody>
</table>

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, TUTORIAL BENEFIT, HOSPITALIZATION, MEDICAL EQUIPMENT, AND MORE.

VISION – UP TO $300

<table>
<thead>
<tr>
<th>Vision Coverage</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>EYE EXAM</td>
<td>$50</td>
<td>2 POLICY YEARS</td>
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<tr>
<td>EYEGLASSES AND CONTACT LENSES</td>
<td>$100</td>
<td>24 MONTHS</td>
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<tr>
<td>LASER EYE SURGERY</td>
<td>$150</td>
<td>1 POLICY YEAR</td>
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</tbody>
</table>

Visit www.studentcare.ca for complete details.

DENTAL – UP TO $750

Insured Portion

PREVENTIVE SERVICES
• Recall exams
• Cleanings
• Impacted wisdom teeth extractions

BASIC SERVICES
• Fillings
• Oral surgery
• Endodontics (root canals)
• Periodontics (gum treatments)

MAJOR RESTORATIVE
• Crowns
• Bridges
• Posts

TRAVEL – UP TO $5,000,000

Travel Coverage
Visit www.studentcare.ca to find out how you can extend coverage for a student exchange/internship.

<table>
<thead>
<tr>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRAVEL HEALTH COVERAGE</td>
<td>120 DAYS</td>
</tr>
<tr>
<td>MEDICAL INCIDENT</td>
<td>$5,000,000</td>
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<tr>
<td>TRIP CANCELLATION</td>
<td>$1,500</td>
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<tr>
<td>TRIP INTERRUPTION</td>
<td>$5,000</td>
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QUESTIONS?
www.studentcare.ca
TOLL-FREE: 1 866 358-4432