# 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 Session (family enrolments and opt outs): Sept. 1 - 30, 2021

Winter Session (family enrolments and opt outs for new January academic starts only): Jan. 3 - 31, 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 for instructions.

Add unlimited dependants for



Health: \$462.68 Dental: \$386.76 Total: \$849.44

for full-year coverage\*

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

# **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. If you're opting out of the health portion, upload proof of your alternative health 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. If you're opting out of the dental portion, you don't need to provide proof of alternative coverage.
- 3. Receive a refund for the amount of the Plan 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.



**Studentcare Networks** By consulting a Network member, vou'll get additional coverage.

## **Exclusive savings from Network Partners**

### LASIK MD

#### \$50 off

per eye on Standard LASIK\*

#### \$100 off

per eye on Custom LASIK\* \*Certain conditions apply.

# clearly

With coupon code STUDENT21:

#### 10% off contact lenses

#### 25% off

eyeglass frames (excluding certain brands)\* \*Certain conditions apply.

### Rexall

10% off prescription drugs (max \$40)\*

20% off select regularly priced Rexall brand non-prescription products\*

\*Certain conditions apply.

#### and more!

Dentists, physiotherapists, massage therapists, chiropractors. and naturopaths

Independent vision specialists

#### 30% off

prescription eyeglasses, up to \$75

Discounts on eve exams and contact lenses

# **¾} PSY**VITALITĨ

Preferred rates on 50-minute adult therapy or coaching sessions

#### WELL-BEING RESOURCES: **EMPOWER ME**

A confidential support service available 24/7 to full-time undergraduate (including professional faculty) students at the St. George campus, as well as full-time Toronto School of Theology students.

Visit www.studentcare.ca for more info. 1-833-628-5589

Powered by Optima Global Health

#### **NEW! VIRTUAL HEALTH CARE**

Students covered by the UTSU Health Plan can connect with nurses and physicians via a mobile or web app from anywhere in

Find out more at www.dialogue.co/signup-studentcare Provided by **Dialogue** 

#### **WWW.STUDENTCARE.CA**

#### **UTSU Office:**

12 Hart House Circle Toronto, ON M5S 3J9







2021-2022

# **University of Toronto** Students' Union Health & Dental Plan

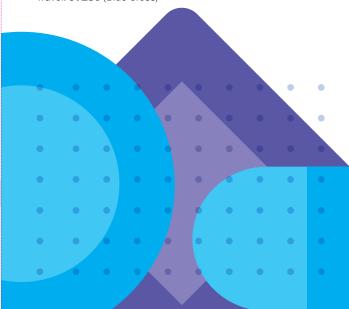
#### Make the most out of it

#### **Group Numbers**

#### **NEW INSURER FOR FALL 2021**

Health, vision, and dental: **UTS** (Green Shield Canada)

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 University of Toronto Students' Union (UTSU), and administered by Studentcare, the leading provider of student health and dental plans in Canada

#### Who's covered?

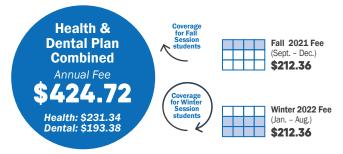
#### Students automatically covered by the UTSU Health & Dental Plan:

- Full-time undergraduate (including professional faculty) students at the St. George campus
- Full-time Toronto School of Theology students

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

Please note: Other categories of students may also be covered, and COVID-19 restrictions may impact Plan eligibility and billing procedures. See www.studentcare.ca for updates and further details.

#### How much does it cost?



If you're eligible, the Plan fee for coverage from Sept. 1 – Dec. 31 will be automatically charged with your tuition. If you remain or become eligible in the Winter Session, the Plan fee for coverage from Jan. 1 – Aug. 31 will be automatically charged with your tuition. Find more details online.

# What are my Group/Certificate Numbers?

**NEW! Health, vision, and dental benefits insured by Green Shield Canada:** Group Number **UTS** 

**NEW!** Health/vision/dental Certificate Number: Your Student ID Number (8, 9, or 10 digits)

Travel benefits administered by Blue Cross Life Insurance Company of Canada: Group Number **97180** 

# Health & Dental Plan benefits



# Health **Over \$10,000**

	Per Visit/ Purchase	Per Policy Year
Prescription Drugs Includes coverage for: - Vaccinations at 100%, up to \$200 per policy year - Contraceptives up to \$250 per policy year - Diabetic testing agents up to \$1,000 per policy year	Up to 80%	\$5,000
Psychologist/Master of Social Work/ Clinical Counsellor/Psychotherapist	\$100	15 visits
Registered Massage Therapist Requires a referral from an MD or a nurse practitioner	\$30	Combined maximum: 20 visits
Acupuncturist	\$30	
Chiropractor Includes one x-ray per policy year	\$30	20 visits
Physiotherapist	\$30	20 visits
Naturopath	\$30	Combined maximum: 20 visits
Homeopath	\$30	
Speech Therapist Requires a referral from an MD or a nurse practitioner	\$30	20 visits
Podiatrist/Chiropodist Podiatrist coverage includes one x-ray per policy year.	\$30	20 visits

PLUS: Diagnostic services, tutorial benefit, hospitalization, ambulance, dental accident, medical equipment, and more



	Amount Covered	Eligible Every
Eye Exams, Eyeglasses, and Contact Lenses	\$150	24 months

#### **WWW.STUDENTCARE.CA**

#### **UTSU Office:**

12 Hart House Circle Toronto, ON M5S 3J9





Insured portion

Examinations and X-Rays

Preventive Scaling and Polishing

Periodontics (Gum Treatments)





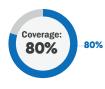


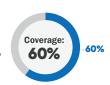
#### Basic Preventive Services and Basic Oral Surgery

Lab tests, extractions, maintenance of removable dentures (cleanings)

# Basic Restorative Services

Fillings, root canals (endodontics), oral surgery, anesthesia, maintenance of removable dentures (other than cleaning)





You can also get additional coverage through the Dental Network. See **www.studentcare.ca** for details.



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

	Amount Covered	Eligible
Care Abroad Includes coverage for the duration of a student exchange/internship	<b>120</b> days	per trip
Medical Incident 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
Trip Interruption In case of a medical emergency or an eligible Travel Advisory	\$7,500	per trip

Check online for updates related to COVID-19.