## 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?

1st Term (enrolments, coverage levels, and opt outs): Aug. 22 - Sept. 22, 2021

2nd Term (enrolments, coverage levels, and opt outs for new students only): Dec. 22, 2021 - Jan. 22, 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 one dependant for

for full-year coverage\*



Add unlimited dependants for

for full-year coverage\*

## Coverage options & opting out

- 1. Use the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage, mix and match portions of the Enhanced Care and Basic Care Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2. If you're opting out, 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.

Opt down to the Basic Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.

3. Receive a credit to your student account 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.

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

20%

coverage: 100%

## **Exclusive savings from Network Partners**

## LASIK MD

## \$50 off

per eye on Standard LASIK\*

### \$100 off

per eye on Custom LASIK\*

## clearly

With coupon code STUDENT21:

## 10% off

contact lenses

## 25% off

eyeglass frames (excluding certain brands)\*

## Rexall

Savings of up to 50% (max \$40) on your out-of-pocket costs\*

20% off select regularly priced Rexall brand non-prescription

products\*

### and more!

Dentists, physiotherapists. and chiropractors



### **Only \$75**

for select prescription eyeglass models (frames and lenses)

## \$50

eye exams



Preferred rates on 50-minute adult therapy or coaching sessions

Victoria Studentcare Vision Network

## **\$75** off

select prescription eyeglass models







2021-2022

# Your **UVSS Enhanced Care** Student Health & Dental Plan

### Make the most out of it

## Policy/Group Numbers

Health, vision, and dental: 3001 (Pacific Blue Cross)

Travel: 97180 (Blue Cross)







<sup>\*</sup>Family enrolment fees for coverage from Jan. 1 - Aug. 31, 2022 for new 2nd Term students are available online.

## 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' society, the UVSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

### Who's covered?

#### Students automatically covered by the UVSS Enhanced Care **Health & Dental Plan:**

Undergraduate students who are UVSS members registered for at least 3 units of classes in September or January, including:

Eligible international students

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

### Students who may be eligible to enrol themselves in the Plan:

- Part-time students
- Year 3 and 4 Island
- Incoming exchange students
- Medical Program students

Find out more at www.studentcare.ca.

## How much does it cost?



### Looking for a different level of coverage?

Opt down to the Basic Care Plan for \$290 or mix and match portions of the Enhanced Care and Basic Care Plans. See www.studentcare.ca for details.

If you're eligible, the Enhanced Care Plan fee for coverage from Sept. 1 - Aug. 31 will be automatically included in your tuition and other fees. New 2nd Term students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

## What are my Policy/Group Numbers?

Health, vision, and dental: 3001 (insured by Pacific Blue Cross)

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

## Health & Dental Plan benefits



## Health Over \$10,000

	Enhanced Care Plan Per Visit / Purchase	Basic Care Plan Per Visit / Purchase	Per Policy Year
Prescription Drugs* Dispensing fee is limited to: - Basic: \$5 per prescription/refill - Enhanced: \$10 per prescription/refill Limited to drugs eligible under the BC Fair PharmaCare Formulary	80%	70%	Unlimited
Vaccinations Includes prescription and non-prescription vaccinations	80%	70%	Basic: \$150 Enhanced: Unlimited
Psychologist	80%	80%	\$700
Massage Therapist Requires a referral from an MD	80%	\$30	Basic: \$200 per type of practitioner Enhanced: \$300 per type of practitioner
Chiropractor Includes one x-ray per policy year	80%	\$30	
Physiotherapist	80%	\$30	
Naturopath	80%	\$30	
Acupuncturist	80%	\$30	
Podiatrist/Chiropodist Includes one x-ray per policy year	80%	\$30	
Speech Therapist	80%	\$30	
Registered Dietitian	80%	\$30	
Athletic Therapist	80%	\$30	

PLUS: Diagnostic services, home nurse, tutorial benefit, ambulance, dental accident, medical equipment, tuition insurance, and more

\*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at www.studentcare.ca.







	Enhanced Care Plan Amount Covered	Basic Care Plan Amount Covered	Eligible Every
Eye Exam	\$80	\$60	24 months
Eyeglasses and Contact Lenses	\$125	\$75	24 months
Laser Eye Surgery	\$150	\$150	1 policy year

Check online for updates related to COVID-19.





**Enhanced** Care Plan

100%





Basic Care Plan

Total

Insured portion

Studentcare Dental Network savings

## **Preventive Services**

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions

#### **Basic Services**

- Fillings
- Oral surgery





**Endodontics and Periodontics** 







# 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
Trip Cancellation 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

#### **QUESTIONS? WWW.STUDENTCARE.CA**

**UVSS Health & Dental Plan Care Office** 

Opening hours and more information available at www.studentcare.ca.

