

# 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!
- 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 student over 21 or a full-time student over 25.

## WHEN CAN I CHANGE MY COVERAGE?

- ▶ **Fall semester** (enrolments and opt outs):  
**Aug. 15 – Sept. 30, 2020**
- ▶ **Winter semester** (enrolments and opt outs for new students only):  
**Jan. 1 – Feb. 1, 2021**

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

**+1** Add one dependant for  
**\$580**  
for full-year coverage\*

**∞** Add unlimited dependants for  
**\$800**  
for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Winter semester students are available online.

## OPTING OUT

- 1 Use the secure online opt-out processing system at [www.studentcare.ca/uwsa](http://www.studentcare.ca/uwsa) 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 an email money transfer or a direct deposit into your account for the amount of the Plan 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

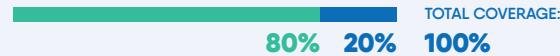


Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

## SAVE MORE MONEY!

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

**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

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

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

**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, naturopaths, and chiropractors

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



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



2020-2021

# YOUR UWSA STUDENT HEALTH & DENTAL PLAN

## Make the most out of it

### Group Numbers

- ▶ Health, vision, and dental: **Q1602** (Desjardins)
- ▶ Travel: **97180** (Blue Cross)

# 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 students' alliance, the UWSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## WHO'S COVERED?

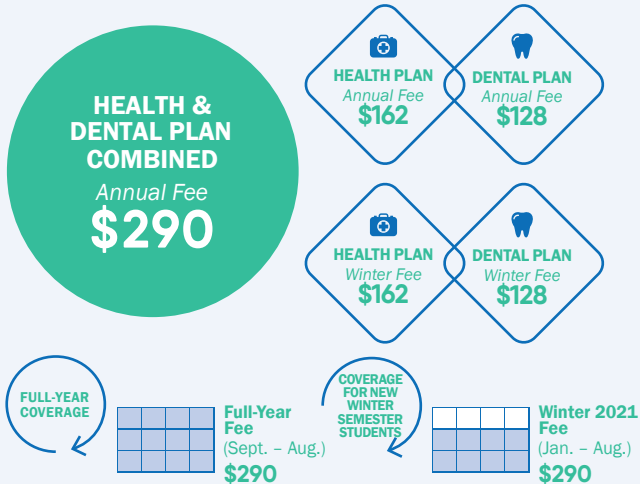
### Students automatically covered by the UWSA Health & Dental Plan:

Full-time undergraduate students who are registered in 4 or more courses during the Fall or Winter semester

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

Find out more at [www.studentcare.ca/uwsa](http://www.studentcare.ca/uwsa).

## HOW MUCH DOES IT COST?



If you're eligible, the Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Winter semester students) will be automatically included in your tuition and other fees.

Find more details online.

## WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **Q1602** (insured by Desjardins Insurance)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

## WHAT IS MY CERTIFICATE NUMBER?

- Your certificate number is your 9-digit Student ID number, the same number used for claiming.

# HEALTH & DENTAL PLAN BENEFITS

## HEALTH OVER \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs* and Vaccinations</b> The dispensing fee is limited to \$6 per prescription or refill.	80%	<b>NEW!</b> <b>\$2,500</b>
<b>Psychologist/Social Worker/Registered Psychotherapist/Occupational Therapist</b>	80%	<b>NEW!</b> <b>\$650</b>
<b>Massage Therapist</b>	80%	<b>NEW!</b> <b>COMBINED MAXIMUM:</b> <b>\$1,000</b>
<b>Chiropractor</b>	80%	
<b>Physiotherapist/Physiatrist</b> Requires a referral from an MD	80%	
<b>NEW! Chiropodist/Podiatrist</b>	80%	<b>COMBINED MAXIMUM:</b> <b>\$950</b>
<b>Naturopath</b>	80%	
<b>Osteopath</b>	80%	
<b>Speech Therapist</b> Requires a referral from an MD	80%	
<b>Acupuncturist</b>	80%	

### PLUS: Orthotics, ambulance, hearing aids, medical equipment, and more

\*As of April 1, 2019, Ontario residents 24 and under with access to a private plan, including student plans, that covers prescription drugs are no longer eligible for the provincial public drug plan OHIP+. Prescription drug claims must be submitted directly to your student Health Plan, as they were prior to the introduction of OHIP+. See [www.studentcare.ca/uwsa](http://www.studentcare.ca/uwsa) for details.

## VISION OVER \$400

VISION COVERAGE	Amount Covered	Eligible Every
<b>Eye Exam</b> Must be performed by a licensed optometrist	100%	<b>24 MONTHS</b>
<b>Eyeglasses and Contact Lenses</b> Receipts must include the prescribed strength, or provide the detailed prescription.	\$225	<b>24 MONTHS</b>
<b>Medically Required Contact Lenses</b>	\$200	<b>24 MONTHS</b>

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

LIVE CHAT AND WEB REQUEST FORM AVAILABLE

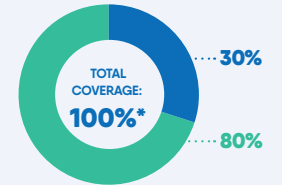
## DENTAL NEW! UP TO \$1,000

Insured Portion | Studentcare Dental Network Savings

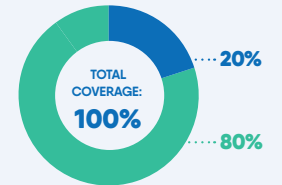
### Preventive Services

- Recall exams
- Cleanings
- X-rays

\*Total coverage cannot exceed 100%.

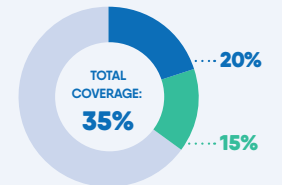


### Fillings/ Impacted Wisdom Teeth Extractions



### Major Restorative/ Endodontics & Periodontics/ Denture Services

- Crowns
- Bridges
- Dentures
- Root canals
- Gum treatments



## TRAVEL UP TO \$5,000,000

CARE ABROAD	Amount Covered	Eligible
<b>Travel Health Coverage</b> Visit <a href="http://www.studentcare.ca/uwsa">www.studentcare.ca/uwsa</a> to find out how you can extend coverage for a student exchange/internship.	<b>120 DAYS</b>	<b>PER TRIP</b>
<b>Medical Incident</b> In case of a medical emergency <b>NEW!</b> Includes eligible COVID-19 medical expenses	<b>\$5,000,000</b>	<b>PER LIFETIME</b>
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	<b>NEW!</b> <b>\$3,000</b>	<b>PER TRIP</b>
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	<b>NEW!</b> <b>\$7,500</b>	<b>PER TRIP</b>