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 Term (enrolments and opt outs): SEPT. 4 – 26, 2018
- Winter Term (enrolments and opt outs for new students only): JAN. 7 – 25, 2019
- Spring Term (enrolments and opt outs for new students and co-op students who were not on academic term in fall 2018 or winter 2019): MAY 6 – 24, 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 UNLIMITED DEPENDANTS TO YOUR PLAN

Eligibility details, coverage periods, and family enrolment fees 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. 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 cheque or a direct deposit for the amount of the Plan 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.

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:

<table>
<thead>
<tr>
<th>TOTAL COVERAGE: UP TO 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
</tr>
</tbody>
</table>

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- LASIK MD
  $50 OFF
  PER EYE ON STANDARD LASIK*
  $100 OFF
  PER EYE ON CUSTOM LASIK*
  *Certain conditions apply

- PSYVITALITÉ
  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

2018–2019

YOUR FEDS/GSA STUDENT HEALTH & DENTAL PLAN

Make the most out of it

STUDENTCARE

FEDERATION OF STUDENTS
University of Waterloo

STUDENTCARE_INFO-GUIDE_FEDS_WATERLOO_09-18
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 student association, the Federation of Students (Feds) for undergraduate students and the GSA for graduate students, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO’S COVERED?

The following students are automatically covered by the Feds/GSA Health & Dental Plan:

Feds members
• Full-time undergraduate students enrolled in 1.5 on-campus credits or more, including eligible international students
• Co-op students currently on an officially recognized co-op work term
• Students who come to Waterloo on exchange

GSA members
• Full-time and part-time graduate students, including eligible international students

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.

HOW MUCH DOES IT COST?

The cost of the Plan is part of your student association-administered fees. You’re responsible for verifying if you’re automatically covered by checking your tuition statement.

Please note that different categories of students are billed differently and have different coverage periods during the year.

Visit www.studentcare.ca for more information on fees.

WHAT ARE MY GROUP NUMBERS?

• Health, vision, and travel: 83307 (insured by Sun Life Assurance Company of Canada)
• Dental: 50149 (insured by Sun Life Assurance Company of Canada)

*OHIP+ is a new public drug program for Ontario residents that took effect on Jan. 1, 2018. If you are 24 and under and covered by OHIP+, the Ontario government will reimburse your eligible drug claims through your health card—but you can still submit claims for drugs not covered by OHIP+ to your student Plan. If you are over 24 or not covered by OHIP+, submit all eligible drug claims to your student Plan. You must update your status information at www.studentcare.ca/ohipplus to avoid claims payment interruptions.

HEALTH – OVER $10,000

Health Coverage

<table>
<thead>
<tr>
<th></th>
<th>Per Visit / Purchase</th>
<th>Per Calendar Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS* AND VACCINATIONS</td>
<td>80%</td>
<td>$12,500</td>
</tr>
<tr>
<td>PSYCHOLOGIST</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>CHIROPRACTOR Includes one x-ray per calendar year.</td>
<td>80% (UP TO $20)</td>
<td>$400</td>
</tr>
<tr>
<td>PHYSIOTHERAPIST</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>SPORTS THERAPIST</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>REGISTRATION DIETITIAN</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>PODIATRIST/CARTOPDIST Includes one x-ray per calendar year.</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>SPEECH THERAPIST</td>
<td>80%</td>
<td>$400</td>
</tr>
<tr>
<td>ATHLETIC THERAPIST</td>
<td>80%</td>
<td>$400</td>
</tr>
</tbody>
</table>

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUITION INSURANCE, AND MORE.

VISION – OVER $250

Vision Coverage

<table>
<thead>
<tr>
<th></th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>EYE EXAM Must be performed by a licensed optometrist.</td>
<td>$50</td>
<td>2 POLICY YEARS</td>
</tr>
<tr>
<td>EYEGlasses AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.</td>
<td>$75</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>LASER EYE SURGERY</td>
<td>$150</td>
<td>1 POLICY YEAR</td>
</tr>
</tbody>
</table>

Visit www.studentcare.ca for complete details.

DENTAL – UP TO $750

Insured Portion

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

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

MAJOR RESTORATIVE
• Crowns
• Bridges
• Posts

TRAVEL – UP TO $1,000,000

Travel Coverage

<table>
<thead>
<tr>
<th></th>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRAVEL HEALTH COVERAGE</td>
<td>150 DAYS</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>MEDICAL INCIDENT In case of a medical emergency.</td>
<td>$1,000,000</td>
<td>PER LIFETIME</td>
</tr>
</tbody>
</table>

QUESTIONS?

WWW.STUDENTCARE.CA TOLL-FREE: 1 866 369-8794

Health & Dental Plan Office
University of Waterloo
Health Services, Room 1006
Mon. – Fri. from 9 am to 5 pm