

2018-2019

SFSS ENHANCED HEALTH & DENTAL PLAN









WHAT IS THE ENHANCED PLAN?

Since 2014, when students voted in favour of introducing a flexible benefit model to the SFSS Health & Dental Plan, the SFSS has been offering students two different levels of coverage at different costs—an alternative to the traditional one-size-fits-all Plan.

The Enhanced Plan provides higher coverage at a higher cost (\$254.36 for full-year coverage), while the Basic Plan provides lower coverage at a lower cost (\$197.52 for full-year coverage).

All students are automatically enrolled in the Enhanced Plan. They have the option to choose the Basic Plan, mix and match portions of the Enhanced and Basic Plans, or opt out during the Change-of-Coverage Period each year. Visit www.studentcare.ca to customize your coverage.

WHAT ARE YOUR COVERAGE OPTIONS?

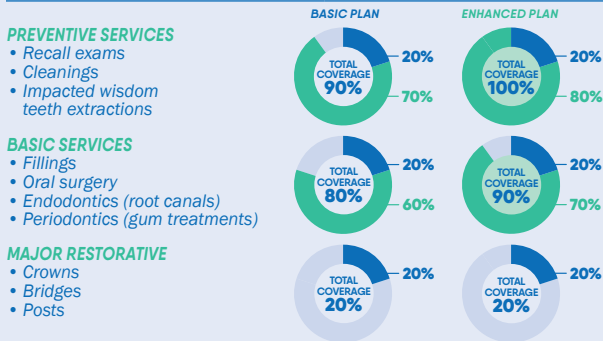
THE WHOLE PACKAGE	Option 1	OR	Option 2				
	<div style="border: 1px dashed green; padding: 10px; background-color: #e0f2f1;"> <p>Enhanced HEALTH & DENTAL PLAN</p>  <p>\$254.36</p> </div>		<div style="border: 1px dashed blue; padding: 10px; background-color: #e0e0ff;"> <p>Basic HEALTH & DENTAL PLAN</p>  <p>\$197.52</p> </div>				
..... Visit www.studentcare.ca for complete details.							
MIX & MATCH	Option 3	OR	Option 4				
	<div style="border: 1px dashed green; padding: 10px;">  <p>HEALTH ENHANCED + DENTAL BASIC</p> <p>\$220.95</p> </div>		<div style="border: 1px dashed blue; padding: 10px;">  <p>HEALTH BASIC + DENTAL ENHANCED</p> <p>\$230.93</p> </div>				
JUST ONE PORTION	Option 5	OR	Option 6	OR	Option 7	OR	Option 8
	<div style="border: 1px dashed green; padding: 10px;">  <p>HEALTH ENHANCED</p> <p>\$86.18</p> </div>		<div style="border: 1px dashed green; padding: 10px;">  <p>DENTAL ENHANCED</p> <p>\$168.18</p> </div>		<div style="border: 1px dashed blue; padding: 10px;">  <p>HEALTH BASIC</p> <p>\$62.75</p> </div>		<div style="border: 1px dashed blue; padding: 10px;">  <p>DENTAL BASIC</p> <p>\$134.77</p> </div>
	NO PLAN AT ALL	Option 9					
<div style="border: 1px dashed blue; padding: 10px; background-color: #0070c0; color: white;">  COMPLETE OPT OUT </div>							

Health Coverage	Basic Plan Per Visit/Purchase	Enhanced Plan Per Visit/Purchase	Per Policy Year
PRESCRIPTION DRUGS	UP TO 70%	UP TO 80%	
VACCINATIONS	100%	100%	\$150
MENTAL HEALTH PROFESSIONALS Psychologist, Registered Clinical Counsellor, or Master of Social Work	\$20	80%	BASIC: \$400 ENHANCED: \$500
MASSAGE THERAPIST Requires a referral from an MD.	\$20	\$35	\$400
CHIROPRACTOR Includes one x-ray per policy year.	\$20	\$35	\$400
PHYSIOTHERAPIST	\$20	\$35	\$400
NATUROPATH	\$20	\$35	BASIC: \$200 ENHANCED: \$400
OSTEOPATH Includes one x-ray per policy year.	\$20	\$35	\$400
REGISTERED DIETITIAN Requires a referral from an MD.	\$20	\$35	\$400
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$20	\$35	\$400
SPEECH THERAPIST	\$20	\$35	\$400
ACUPUNCTURIST	\$20	\$35	\$400

Vision Coverage	Basic Plan Amount Covered	Enhanced Plan Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$60	\$60	2 POLICY YEARS
EYEGASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$75	\$150	24 MONTHS
LASER EYE SURGERY	\$150	\$150	1 POLICY YEAR

Dental Coverage

● Insured Portion*
 ● Studentcare Dental Network Savings



*Dental Plan maximum per policy year: \$600 (Basic) / \$700 (Enhanced)

Travel Coverage

Travel health coverage: 120 days per trip and up to \$5,000,000 per lifetime.
Trip cancellation: Up to \$1,500 per trip for pre-paid, non-refundable trip expenses in case of a medical emergency.
Trip interruption: Up to \$5,000 per trip in case of a medical emergency.

Visit www.studentcare.ca for complete details.