

# 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 Term** (enrolments and opt outs):  
Sept. 7 – 30, 2021

**Winter Term** (enrolments and opt outs for new undergraduate students and MBA students 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](http://www.studentcare.ca) for instructions.

**+1** Add one dependant for  
**\$308.88**  
for full-year coverage (Sept. – Aug.)\*

**∞** Add unlimited dependants for  
**\$617.76**  
for full-year coverage (Sept. – Aug.)\*

\*Family enrolment fees for coverage from Jan. 1 – Dec. 31, 2022 (for MBA students) and from Jan. 1 – Aug. 31, 2022 (for new Winter Term undergraduate students) are available online.

## Opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca](http://www.studentcare.ca) 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 summary of plan benefits or a letter from your parent's or spouse's employer). Provincial health care is not considered acceptable alternative coverage.
3. Once you've fully completed your opt out, look for the fee to be removed from your student account 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 licensed health-care practitioner you choose.
- **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

**and more!**  
Dentists, physiotherapists,  
and chiropractors

**WELL-BEING RESOURCES:  
EMPOWER ME**  
A confidential support service  
available 24/7 to eligible  
undergraduate and MBA students  
at Queen's University.  
Visit [www.studentcare.ca](http://www.studentcare.ca)  
for more info. **1-833-628-5589**  
Powered by **Optima Global Health**

**NEW!  
VIRTUAL HEALTH CARE**  
Students covered by the AMS  
Health Plan can connect with  
nurses and physicians via a  
mobile or web app from  
anywhere in Canada.  
Find out more at  
[www.dialogue.co/signup-studentcare](http://www.dialogue.co/signup-studentcare)  
Provided by **Dialogue**

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

**LIVE CHAT AND  
WEB REQUEST FORM  
AVAILABLE**



2021-2022

# Your AMS Student Health & Dental Plan

## Make the most out of it

**Group Numbers**  
Health, vision, and dental: **22275** (Sunlife)  
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 Alma Mater Society and administered by Studentcare, the leading provider of student health and dental plans in Canada

## Who's covered?

**Students automatically covered by the AMS Health & Dental Plan** (as long as they have a provincial health plan or an OHIP-equivalent plan and are under the age of 65):

- Full-time on-campus AMS-affiliated undergraduate students who are enrolled at Queen's starting in the Fall or Winter Term (including full-time international students paying Queen's fees and UHIP)
- Off-campus first-year BISC students
- MBA students (automatically covered from Jan. 1 – Dec. 31, 2022)

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 on-campus AMS-affiliated undergraduate students who are enrolled at Queen's starting in the Fall or Winter Term
- Incoming exchange students who pay fees to their home university
- Students on internship with the Queen's University Internship Program

Find more details and self-enrolment instructions at [www.studentcare.ca](http://www.studentcare.ca).

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. Check online for updates and further details.

## How much does it cost?

### Undergraduate students



Sept. - Aug. Fee

Health Plan  
**\$149.19**

Dental Plan  
**\$159.69**

Jan. - Aug. Fee  
(New Winter Term students only)

Health Plan  
**\$99.46**

Dental Plan  
**\$106.46**

### MBA students



Jan. - Dec. Fee

Health Plan  
**\$149.19**

Dental Plan  
**\$159.69**

If you're eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 (or from Jan. 1 – Dec. 31 for MBA students) will be automatically included in your tuition and other fees. New Winter Term undergraduate students pay for coverage until Aug. 31. Find more details online.

## What are my Group Numbers?

Health, vision, and dental: **22275** (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)

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

# Health & Dental Plan benefits



## Health Over \$10,000

	Per Visit/ Purchase	Per Policy Year
<b>Prescription Drugs and Vaccinations</b> The dispensing fee is limited to \$7 per prescription or refill.	<b>80%</b>	<b>NEW! \$5,000</b>
<b>Psychologist</b>	<b>100%</b>	<b>\$1,000</b>
<b>Massage Therapist</b>	<b>60%</b>	<b>\$400</b>
<b>Chiropractor</b>	<b>60%</b>	<b>\$400</b>
<b>Physiotherapist</b>	<b>60%</b>	<b>\$400</b>
<b>Naturopath</b>	<b>60%</b>	<b>\$400</b>
<b>Osteopath</b>	<b>60%</b>	<b>\$400</b>
<b>Registered Dietitian</b>	<b>60%</b>	<b>\$400</b>
<b>Podiatrist/Chiropodist</b>	<b>60%</b>	<b>\$400</b>
<b>Speech Therapist</b>	<b>60%</b>	<b>\$400</b>
<b>Athletic Therapist</b>	<b>60%</b>	<b>\$400</b>

**PLUS!** Diagnostic services, tutorial benefit

**Accident Only:** Hospitalization, home nurse, ambulance, dental accident, medical equipment, and more



## Vision Over \$350

	Amount Covered	Eligible Every
<b>Eye Exam</b>	<b>\$75</b>	<b>2 policy years</b>
<b>Eyeglasses and Contact Lenses</b>	<b>\$150</b>	<b>24 months</b>
<b>Laser Eye Surgery</b>	<b>\$150</b>	<b>1 policy year</b>

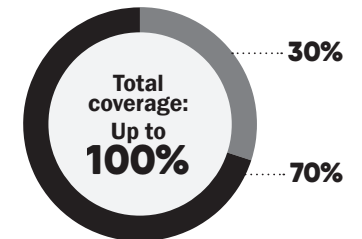


## Dental Up to \$750

- Insured portion
- Studentcare Dental Network savings

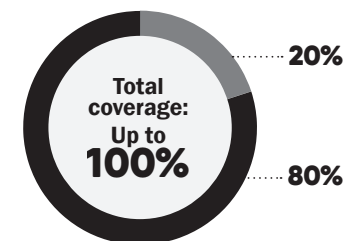
### Preventive Services

- Recall exams
- Cleanings



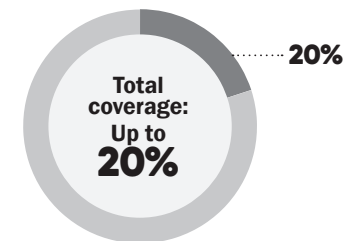
### Basic Services

- Fillings
- Oral surgery
- Endodontics (root canals)
- Periodontics (gum treatments)
- Extractions



### Major Restorative

- Crowns
- Bridges
- Posts



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

	Amount Covered	Eligible
<b>Care Abroad</b> Includes coverage for the duration of a student exchange/internship	<b>120 days</b>	<b>per trip</b>
<b>Medical Incident</b> In case of a medical emergency 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>\$3,000</b>	<b>per trip</b>
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	<b>\$7,500</b>	<b>per trip</b>

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