

# 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. 8 – 28, 2020**
- ▶ **Winter Term** (enrolments and opt outs for new students only): **Jan. 5 – 29, 2021**
- ▶ **Spring Term** (enrolments and opt outs for new students and co-op students who weren't on academic term in fall 2020 or winter 2021): **May 10 – 31, 2021**

## FAMILY ENROLMENTS

You can enrol your family (spouse and/or dependent children) in the health and/or dental portion of the Plan 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.



**ADD UNLIMITED DEPENDANTS TO YOUR PLAN**

*Eligibility details, coverage periods, and family enrolment fees 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, the Legal Protection 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 or the Legal Protection portion, you don't need to provide proof of alternative coverage.
- 3 Receive a credit to your student 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

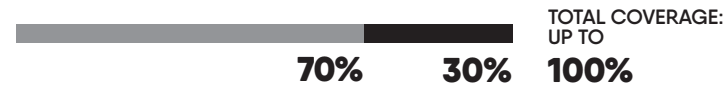


Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

## SAVE MORE MONEY!

- **Your Plan Coverage**  
You're covered for the insured portion of your Plan regardless of the 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:



## EXCLUSIVE SAVINGS FROM NETWORK PARTNERS



**\$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



Preferred rates on 50-minute adult therapy or coaching sessions



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

## WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to eligible undergraduate and graduate students at the University of Waterloo.

Visit [www.studentcare.ca](http://www.studentcare.ca) for more info. **1-833-628-5589**

Powered by **Optima Global Health**

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

**Care Office**  
University of Waterloo  
Health Services, Room 1006  
Check online for office hours.



2020-2021

# YOUR WUSA/GSA STUDENT HEALTH & DENTAL PLAN

## Make the most out of it

Group Numbers (Sun Life)

- ▶ Health, vision, and travel: **83307**
- ▶ Dental: **50149**

STUDENTCARE\_INFO-GUIDE\_GSA\_WATERLOO\_09-20

# 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 student association, WUSA 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?

### Students automatically covered by the WUSA/GSA Health & Dental Plan:

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.

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See [www.studentcare.ca](http://www.studentcare.ca) for updates and further details.

## 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](http://www.studentcare.ca) for more information on fees.

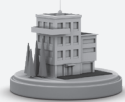
## WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and travel: **83307** (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)
- ▶ Dental: **50149** (insured by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies)

## NEW! LEGAL PROTECTION PROGRAM\*

A toll-free legal assistance helpline for all legal questions:  
**1-833-202-4571**

Plus, a lawyer will take charge of proceedings related to the following areas of law:



• Housing



• Employment



• Academic

\*Available to full-time and part-time Waterloo students. The Legal Protection Program is offered by Studentcare through a partner law firm.

# HEALTH & DENTAL PLAN BENEFITS

## HEALTH OVER \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Calendar Year
<b>Prescription Drugs* and Vaccinations</b> There is a deductible of 20% or \$15 (whichever is less) for each prescription, refill, or vaccination. Covers the dispensing fee up to \$8 per prescription or refill.	80%	\$12,500
<b>Licensed Psychologist/ Clinical Counsellor/ Psychotherapist/ Master of Social Work</b> Covers psychological testing for education assessment purposes only up to \$400 per lifetime.	80%	\$800
<b>Massage Therapist</b> Requires a referral from an MD	80%	\$400
<b>Chiropractor</b> Includes one x-ray per calendar year	80%	\$400
<b>Physiotherapist</b>	80%	\$400
<b>Naturopathic Doctor</b>	80%	\$400
<b>Osteopath</b> Includes one x-ray per calendar year	80%	\$400
<b>Registered Dietitian</b> Visits must be pre-approved by UW Health Services.	80%	\$400
<b>Podiatrist/Chiropracist</b> Includes one x-ray per calendar year	80%	\$400
<b>Speech Therapist</b>	80%	\$400
<b>Athletic Therapist</b>	80%	\$400

### PLUS: Diagnostic services, home nurse, ambulance, dental accident, medical equipment, tuition insurance, 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](http://www.studentcare.ca) for details.

## VISION OVER \$350

VISION COVERAGE	Amount Covered	Eligible Every
<b>Eye Exam</b> Must be performed by a licensed optometrist	NEW! \$100	2 POLICY YEARS
<b>Eyeglasses and Contact Lenses</b> Receipts must include the prescribed strength, or provide the detailed prescription.	NEW! \$125	24 MONTHS
<b>Laser Eye Surgery</b>	\$150	1 POLICY YEAR

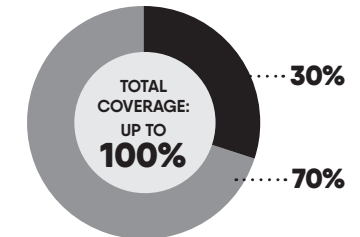
Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

## DENTAL UP TO \$750

● Insured Portion ● Studentcare Dental Network Savings

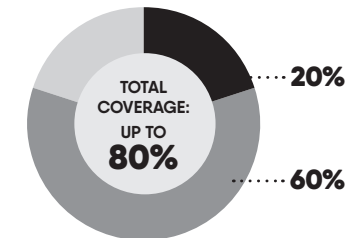
### Preventive Services

- Recall exams
- Cleanings
- Root planing
- Impacted wisdom teeth extractions



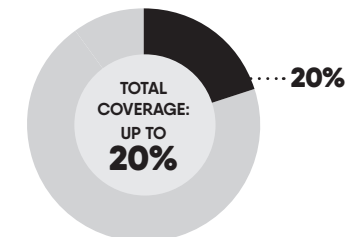
### Basic Services

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



### Major Restorative

- Crowns
- Bridges
- Posts



## TRAVEL UP TO \$1,000,000

CARE ABROAD	Amount Covered	Eligible
<b>Travel Health Coverage</b> Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.	150 DAYS	PER TRIP
<b>Medical Incident</b> In case of a medical emergency	\$1,000,000	PER LIFETIME

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

LIVE CHAT AND WEB REQUEST FORM AVAILABLE