## 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 semester (enrolments and opt outs): Aug. 30 - Sept. 24, 2021

Winter semester (enrolments and opt outs for new students only): Jan. 3 - Feb. 1, 2022

**Spring semester** (enrolments and opt outs for new students only): Apr. 29 - May 31, 2022

### Family enrolments (Health & Dental Plan)

You can enrol your family (spouse and/or dependent children) in 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 for instructions.



Add one dependant for

\$300

for full-year coverage\*



Add unlimited dependants for

**\$600** 

for full-year coverage\*

## **Opting out**

- 1. Use the secure online opt-out processing system at www.studentcare.ca to opt out of the Health & Dental Plan and/or the Legal Protection Program.
- 2. If you're opting out of the Health & Dental Plan, upload proof of your alternative health and 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 for the appropriate amount 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:

70%

30%

Total

coverage: 100%

#### **Exclusive savings from Network Partners**

### LASIK MD

\$50 off

per eve on Standard LASIK\*

\$100 off

per eye on Custom LASIK\*

clearly

With coupon code STUDENT21:

10% off contact lenses

25% off

eyeglass frames (excluding certain brands)\*

Rexall

10% off prescription drugs (max \$40)\*

20% off select regularly priced Rexall brand non-prescription products\*

**WWW.STUDENTCARE.CA** 

**QUESTIONS?** 

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

#### VIRTUAL HEALTH CARE

Domestic students covered by the CSI 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 Provided by Dialogue

#### and more!

Dentists, physiotherapists, massage therapists, chiropractors. and naturopaths







2021-2022

## Your **CSI** Student Health & Dental Plan

#### Make the most out of it

**Group Numbers** 

Health, vision, and dental: 17895 (Sun Life)

Travel: 97180 (Blue Cross)



<sup>\*</sup> Family enrolment fees for health and dental coverage from Jan. 1 - Aug. 31, 2022 (for new Winter semester students) and from May 1 – Aug. 31, 2022 (for new Spring semester students) are available online.

# 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 student association, Conestoga Students Inc., and administered by Studentcare, the leading provider of student health and dental plans in Canada

#### Who's covered?

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

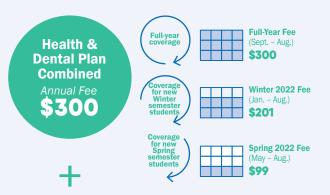
 Full-time Fall, Winter, and Spring semester domestic and international students who aren't enrolled in the English for Academic Studies program

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

Part-time 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** for updates and further details.

#### How much does it cost?



### **Legal Protection Program**

Annual Fee : Winter 2022 Fee : Spring 2022 Fee \$30 : \$20

If you're eligible, the Health & Dental Plan fee and the Legal Protection fee for coverage/access from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New Winter and Spring semester students pay prorated fees for coverage/access until Aug. 31. Find more details online.

### What are my Group Numbers?

Health, vision, and dental: **17895** (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
Prescription Drugs and Vaccinations Covers the dispensing fee up to \$8 Covers NuvaRing at 80%, up to \$144 per policy year	80%	\$2,000
Psychologist/Social Worker Requires a referral from an MD	70%	\$300
Registered Massage Therapist	70%	\$500
Chiropractor Includes one x-ray per policy year	70%	\$500
Physiotherapist	70%	\$500
Naturopath	70%	\$500
Speech Therapist Requires a referral from an MD	70%	\$300

PLUS: Diagnostic services, ambulance, medical equipment, orthopaedics, and more



## Vision Over \$200

	Amount Covered	Eligible Every
Eye Exam	\$100	24 months
Eyeglasses and Contact Lenses	\$120	24 months

Visit www.studentcare.ca for complete details.



## **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

The Legal Protection Program is offered by Studentcare through a partner law firm.



## Dental Up to \$750

Insured portion

Studentcare Dental Network savings

#### **Preventive Services**

- Recall exams
- Cleanings

Fillings and Impacted Wisdom Teeth Extractions





#### **Major Restorative**

- Crowns
- Bridges
- Dentures







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

	Amount Covered	Eligible
Care Abroad Includes coverage for the duration of a student exchange/internship	<b>120 days</b>	per trip
Medical Incident In case of a medical emergency Includes eligible COVID-19 medical expenses	\$5,000,000	per lifetime
Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	\$3,000	per trip
Trip Interruption In case of a medical emergency or an eligible Travel Advisory	\$7,500	per trip

## QUESTIONS? WWW.STUDENTCARE.CA



<sup>\*</sup>Available to full-time Fall, Winter, and Spring semester domestic and international students who aren't enrolled in the English for Academic Studies program.