

# 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?

**May students** (enrolments and opt outs):  
Apr. 20 – May 11, 2022

**July students** (enrolments and opt outs):  
June 22 – July 6, 2022

**September students** (enrolments and opt outs):  
Dates coming soon

**January students** (enrolments and opt outs):  
Dates coming soon

## 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/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) for instructions.

**+1** Add one dependant for **\$626** for full-year coverage

**∞** Add unlimited dependants for **\$1,252** for full-year coverage

Enrolments are for 12 months of coverage (the student year), starting on the first day of the first month of the student's first term of study.

## Opting out

1. Use the secure online opt-out processing system at [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) 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 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 a credit to 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!

Get access to special offers on health-care services when visiting professionals from the Physiotherapy, Vision, Psychology, Pharmacy, and Dental Networks.

## Exclusive savings from Network Partners

**Dental care:**  
30% off dental services, including checkups, cleanings, and fillings

### LASIK MD VISION

**\$50 off** per eye on Standard LASIK\*

**\$100 off** per eye on Custom LASIK\*  
\*Certain conditions apply.

### clearly

With coupon code **STUDENT21**:  
**10% off** contact lenses

**25% off** eyeglass frames (excluding certain brands)\*  
\*Certain conditions apply.

### Rexall

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

\*Certain conditions apply.

**Please note:** The information contained in this guide may be subject to change. Check [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) for the most up-to-date Plan information.

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

### Independent vision specialists

**30% off** prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses

### \*} PSYVITALITI

Preferred rates on 50-minute adult therapy or coaching sessions

### WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to students covered by the GSA Health Plan.

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

Powered by Optima Global Health



2022-2023

# Your GSA Student Health & Dental Plan

Coverage information for students beginning their studies in the following intake periods:

May 2022  
July 2022

September 2022  
January 2023

## We've got you covered

### Group Numbers

Health, vision, and dental: **Q1204** (Desjardins)  
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 students' association, the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## Who's covered?

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

Eligible full-time graduate students registered in classes are automatically covered for 12 months (your student year), starting on the first day of the first month of your first term of study:

- May students:** May 1, 2022 – Apr. 30, 2023
- July students:** July 1, 2022 – June 30, 2023
- September students:** Sept. 1, 2022 – Aug. 31, 2023
- January students:** Jan. 1 – Dec. 31, 2023

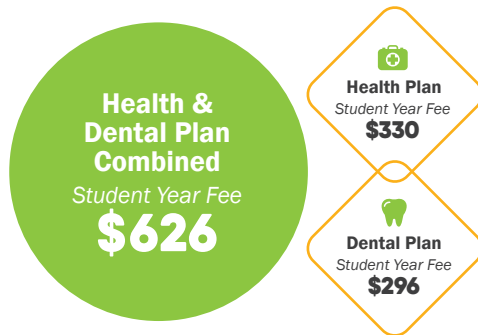
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

### Students who may be eligible to enrol themselves in the Plan:

- Part-time students
- Distance students
- Visiting students
- Executive MBA students

Find out more at [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA).

## How much does it cost?



If you're eligible, the Plan fee will be automatically included in your tuition and other fees. Find more details online.

## What are my Group Numbers?

Health, vision, and dental:  
**Q1204** (insured by Desjardins Insurance)

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

# Health & Dental Plan benefits



## Health Over \$10,000

|   | Per Visit/<br>Purchase | Per Student<br>Year          |
|---|------------------------|------------------------------|
| <b>Prescription Drugs and Vaccinations</b><br>NEW: Covers medications on the Alberta Drug Benefit List    | UP TO 80%              | \$10,000                     |
| <b>Psychologist/Master of Social Work/<br/>Registered Clinical Counsellor</b>                             | 100%                   | \$500                        |
| <b>Registered Massage Therapist</b><br>Requires a referral from an MD                                     | 100%                   | COMBINED MAXIMUM<br>OF \$325 |
| <b>Podiatrist/Chiropodist</b><br>Covers consultation appointments only                                    | 100%                   |                              |
| <b>Chiropractor</b>   | 100%                   |                              |
| <b>Speech Therapist</b><br>Requires a referral from an MD   | 100%                   |                              |
| <b>Naturopath</b><br>Covers consultation appointments only  | 100%                   |                              |
| <b>Osteopath/Physiotherapist</b><br>Includes one x-ray per student year<br>Requires a referral from an MD | \$60                   | \$1,000                      |

**PLUS!** Dental accident, ambulance, medical equipment, and more



## Vision Over \$350

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

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**QUESTIONS?**  
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Check online for updates related to COVID-19.



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



## Dental Up to \$850

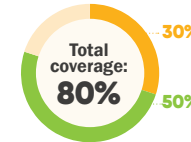
● Insured portion\*

● Studentcare Dental Network savings

**Preventive Services**  
Recall exams, cleanings, scaling\*\*

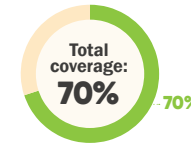
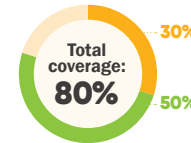
**Basic Services**  
Fillings, oral surgery

**Basic Services**  
Endodontics (root canals), periodontics (gum treatments)



**Major Restorative**  
Crowns, pins, posts

**Denture Maintenance**



\*You're covered for the insured portion of your Plan regardless of the dentist you choose. However, by consulting a Network member, you'll get an additional 30% in savings, which will give you up to 100% coverage for your dental costs.

\*\*Scaling and root planing are covered up to a combined maximum of 4 units per student year.

Please note that there is a deductible of \$20 per person or \$40 per family per student year. Visit [www.studentcare.ca/CalgaryGSA](http://www.studentcare.ca/CalgaryGSA) for complete details.



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

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