

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):
Sept. 8 – 24, 2021

Winter semester (enrolments and opt outs for new students only):
Jan. 5 – 21, 2022

Summer semester (enrolments and opt outs for new students only):
May 2 – 17, 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 for instructions.

+1 Add one dependant for
\$191.57
for full-year coverage*

∞ Add unlimited dependants for
\$383.14
for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 (for new Winter semester students) and from May 1 – Aug. 31, 2022 (for new Summer semester students) are available online.

Opting out

1. Use the secure online opt-out processing system at www.studentcare.ca.
2. 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 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!

- **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



\$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



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

25% off
eyeglass frames (excluding certain brands)*

*Certain conditions apply.



Preferred rates on 50-minute adult therapy or coaching sessions

and more!

Dentists, physiotherapists, massage therapists, chiropractors, and naturopaths



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

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

*Certain conditions apply.

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to eligible Mohawk College students.

Visit www.studentcare.ca for more info. **1-833-628-5589**

Powered by Optima Global Health

QUESTIONS?
WWW.STUDENTCARE.CA

Care Office
Student Centre, G110
See www.studentcare.ca for office hours.

FULL-TIME STUDENTS AUTOMATICALLY COVERED



2021-2022

Your MSA Student Health & Dental Plan

Enjoy it while it lasts

Group Numbers

Health, vision, and dental: **50196** (Sun Life)
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 MSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the MSA Health & Dental Plan:

Full-time students and co-op students at Mohawk College enrolled in programs requiring payment of ancillary fees to the MSA in September, January, or May

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

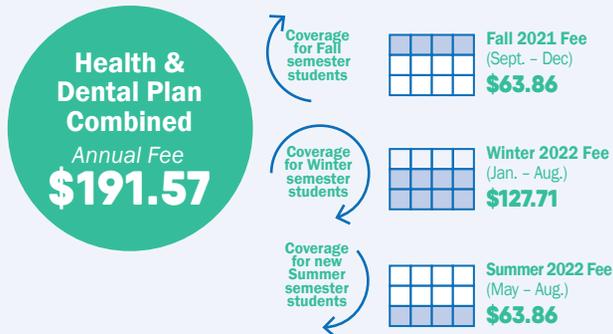
Students who may be eligible to enrol themselves in the Plan:

Part-time students enrolled in regular day programs requiring payment of at least 40% of the MSA ancillary fees

Continuing Education students are **not** eligible to enrol.

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?



If you're eligible, the Plan fee for coverage from Sept. 1 – Dec. 31 and from Jan. 1 – Aug. 31 (if you're still eligible in the Winter semester) will be automatically included in your tuition and other fees. New Winter and Summer semester students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

What are my Group Numbers?

Health, vision, and dental: **50196** (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	80%	\$5,000
Psychologist/Social Worker Requires a referral from an MD	80% (up to \$25)	\$400
Massage Therapist Requires a referral from an MD	80% (up to \$25)	\$400
Chiropractor Includes one x-ray per policy year	80% (up to \$25)	\$400
Physiotherapist Requires a referral from an MD	80% (up to \$25)	\$400
Naturopath	80% (up to \$25)	\$400
Osteopath Includes one x-ray per policy year	80% (up to \$25)	\$400
Speech Therapist Requires a referral from an MD	80% (up to \$25)	\$400

PLUS: Diagnostic services, tutorial benefit, ambulance, medical equipment, tuition insurance, and more

Vision Up to \$350

	Amount Covered	Eligible Every
Eye Exam	\$50	2 policy years
Eyeglasses and Contact Lenses	\$150	24 months
Laser Eye Surgery	\$150	24 months

Visit www.studentcare.ca for complete details.

Dental Up to \$750

- Insured portion
- Studentcare Dental Network savings

Preventive Services

- Recall exams
- Cleanings



Basic Services

- Fillings



Preventive/Basic Services

- Impacted wisdom teeth extractions



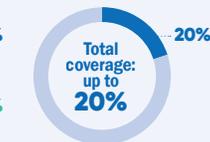
Basic Services

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



Major Restorative

- Crowns
- Bridges
- Posts



Travel Up to \$5,000,000

	Amount Covered	Eligible
Care Abroad Includes coverage for the duration of a student exchange/internship	120 days	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

LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE

Check online for updates related to COVID-19.