

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. 8 – Oct. 1, 2021

Winter term (enrolments and opt outs for new 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 for instructions.

+1 Add one dependant for
\$456
for full-year coverage*

∞ Add unlimited dependants for
\$912
for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter term students are available online.

Opting out

1. Use the secure online opt-out processing system at 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 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 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.

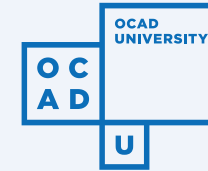
PSYVITALITĪ
Preferred rates on 50-minute adult therapy or coaching sessions

Rexall
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

QUESTIONS?
WWW.STUDENTCARE.CA

LIVE CHAT AND WEB REQUEST FORM AVAILABLE



2021-2022

Your OCAD U Student Health & Dental Plan

Make the most out of it

Group Numbers

Health, vision, and dental: **Q1210** (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 OCAD U and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the OCAD U Health & Dental Plan:

- Students registered in 1.5 or more credits in the Fall term (covered from September to December)
- Students registered in 1.5 or more credits in the Winter term (covered from January to August)

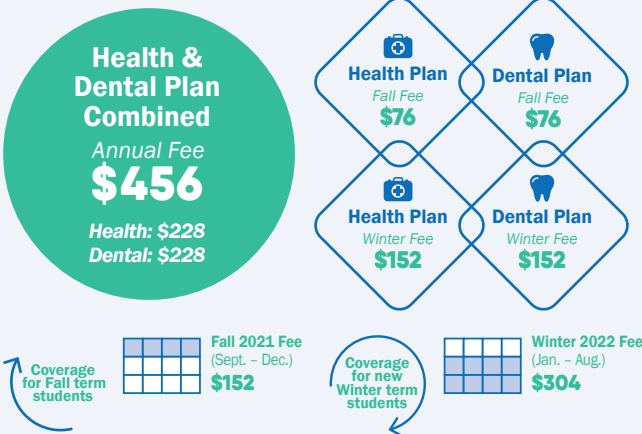
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

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

- Part-time students
- Students on medical or parental leave
- Visiting exchange students at OCAD U
- New Summer term students

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 will be automatically included in your tuition and other fees. If you remain or become eligible in the Winter term, the Plan fee from Jan. 1 - Aug. 31 will be automatically included in your tuition and other fees. Find more details online.

What is my Group Numbers?

Health, vision, and dental:
Q1210 (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/ Purchase	Per Policy Year
Prescription Drugs and Vaccinations Includes coverage for: - vaccinations up to 90%, up to \$1,000 per policy year - contraceptives up to 90% - smoking cessation products up to 90%, up to \$500 per lifetime	Up to 90%	\$3,000
Psychologist/ Registered Social Worker Requires a referral from an MD	100%	\$1,000
Registered Massage Therapist Requires a referral from an MD	80%	\$300
Chiropractor	80%	\$300
Physiotherapist Requires a referral from an MD	80%	\$300
Naturopath	80%	\$300
Osteopath	80%	\$300
Dietitian/Nutritionist	80%	\$300
Podiatrist/Chiropodist	80%	\$300
Speech Therapist	80%	\$300
Acupuncturist	80%	\$300
Occupational Therapist Requires a referral from an MD	80%	\$300

PLUS: Tutorial benefit, ambulance, dental accident, medical equipment, and more

Vision Up to \$100

	Amount Covered	Eligible Every
Eye Exam	\$100	24 months

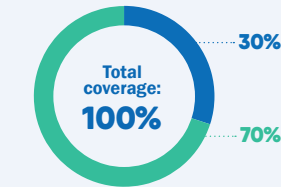
Check online for updates related to COVID-19.

Dental Up to \$750

- Insured portion
- Studentcare Dental Network savings

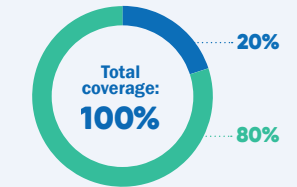
Preventive Services

Recall exams, cleanings, impacted wisdom teeth extractions



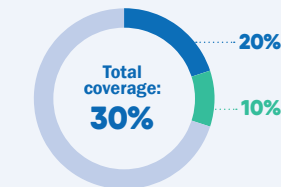
Basic Services

Fillings



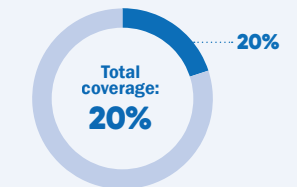
Basic Services

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