

# 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 – 30, 2020**
- ▶ **Winter Term** (enrolments and opt outs for new undergraduate students and MBA students only): **Jan. 4 – Feb. 1, 2021**

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

**+1** Add one dependant for **\$308.80** for full-year coverage (Sept. – Aug.)\*

**∞** Add unlimited dependants for **\$617.60** for full-year coverage (Sept. – Aug.)\*

\*Family enrolment fees for coverage from Jan. 1 – Dec. 31, 2021 (for MBA students) and from Jan. 1 – Aug. 31, 2021 (for new Winter Term undergraduate students) 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, or the Plan in its entirety.
- 2 Upload proof of your alternative health and/or dental coverage (such as a summary of plan benefits or a letter from your parent's or spouse's employer). Provincial health care is not considered acceptable alternative coverage.
- 3 Once you've fully completed your opt out, look for the fee to be removed from 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

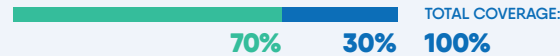


Once you've had a claim processed, you can also register online on your insurer's website to check your claim's status and to set up direct deposit.

## 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.
- **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

**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.

**PSYVITALITI**  
Preferred rates on 50-minute adult therapy or coaching sessions

**and more!**  
Dentists, physiotherapists, and chiropractors

Extend your coverage by looking up a Studentcare Networks practitioner at [www.studentcare.ca](http://www.studentcare.ca).

## WELL-BEING RESOURCES: EMPOWER ME

A confidential support service available 24/7 to eligible undergraduate and MBA students at Queen's University.  
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)



LIVE CHAT AND WEB REQUEST FORM AVAILABLE



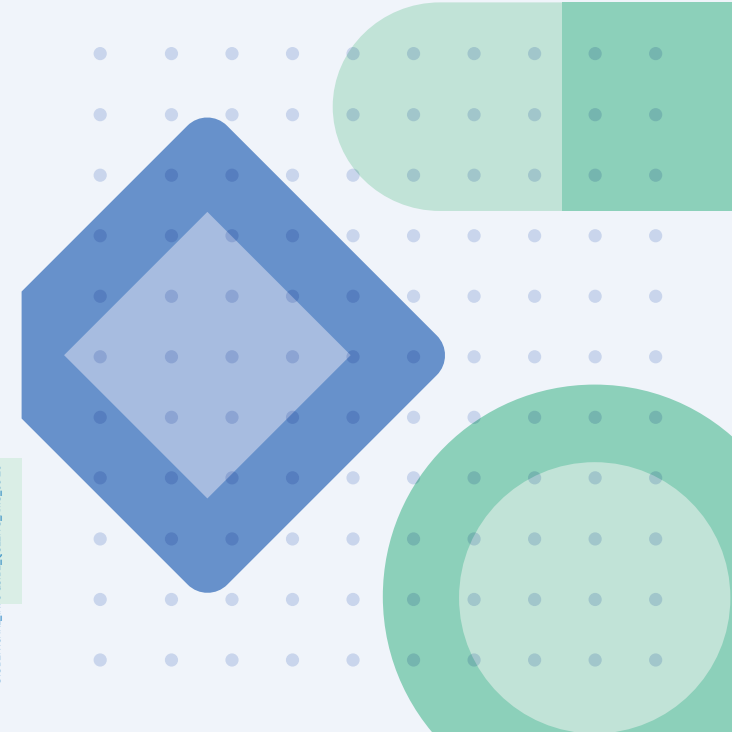
2020-2021

# YOUR AMS STUDENT HEALTH & DENTAL PLAN

## Make the most out of it

### Group Numbers

- ▶ Health, vision, and dental: **22275** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



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# 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 Alma Mater Society and administered by Studentcare, the leading provider of student health and dental plans in Canada

## WHO'S COVERED?

**Students automatically covered by the AMS Health & Dental Plan** (as long as they have a provincial health plan or an OHIP-equivalent plan and are under the age of 65):

- Full-time on-campus AMS-affiliated undergraduate students who are enrolled at Queen's starting in the Fall or Winter Term (including full-time international students paying Queen's fees and UHIP)
- Off-campus first-year BISC students
- MBA students (automatically covered from Jan. 1 – Dec. 31, 2021)

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 on-campus AMS-affiliated undergraduate students who are enrolled at Queen's starting in the Fall or Winter Term
- Incoming exchange students who pay fees to their home university
- Students on internship with the Queen's University Internship Program

Find more details and self-enrolment instructions at [www.studentcare.ca](http://www.studentcare.ca).

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. Check online for updates and further details.

## HOW MUCH DOES IT COST?

### UNDERGRADUATE STUDENTS



SEPT. - AUG. FEE      JAN. - AUG. FEE  
(NEW WINTER TERM STUDENTS ONLY)

HEALTH PLAN	HEALTH PLAN
\$149.15	\$101.15
DENTAL PLAN	DENTAL PLAN
\$159.65	\$108.15

### MBA STUDENTS



JAN. - DEC. FEE

HEALTH PLAN
\$149.15
DENTAL PLAN
\$159.65

If you're eligible, the Plan fee for coverage from Sept. 1 – Aug. 31 (or from Jan. 1 – Dec. 31 for MBA students) will be automatically included in your tuition and other fees. New Winter Term undergraduate students pay for coverage until Aug. 31. Find more details online.

## WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: **22275** (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

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs* and Vaccinations</b> The dispensing fee is limited to \$7 per prescription or refill.	80%	\$3,000
<b>Psychologist</b>	100%	NEW! \$1,000
<b>Massage Therapist</b>	\$30	\$400
<b>Chiropractor</b>	60%	\$400
<b>Physiotherapist</b>	60%	\$400
<b>Naturopath</b>	\$30	\$400
<b>Osteopath</b>	\$30	\$400
<b>Registered Dietitian</b>	\$30	\$400
<b>Podiatrist/Chiropodist</b>	\$30	\$400
<b>Speech Therapist</b>	\$30	\$400
<b>Athletic Therapist</b>	\$30	\$400

### PLUS: Diagnostic services, tutorial benefit

**Accident Only: Hospitalization, home nurse, ambulance, dental accident, medical equipment, 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	\$75	2 POLICY YEARS
<b>Eyeglasses and Contact Lenses</b> Receipts must include the prescribed strength, or provide the detailed prescription.	\$150	24 MONTHS
<b>Laser Eye Surgery</b>	\$150	1 POLICY YEAR

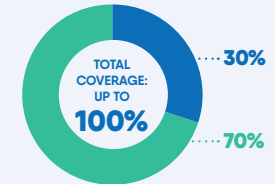
Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

## DENTAL UP TO \$750

● Insured Portion      ● Studentcare Dental Network Savings

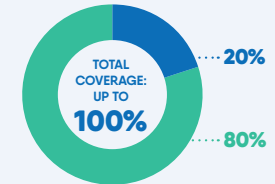
### Preventive Services

- Recall exams
- Cleanings



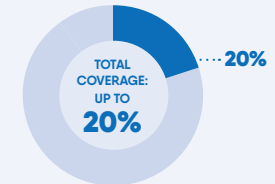
### Basic Services

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



### Major Restorative

- Crowns
- Bridges
- Posts



## TRAVEL UP TO \$5,000,000

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.	120 DAYS	PER TRIP
<b>Medical Incident</b> In case of a medical emergency <b>NEW!</b> Includes eligible COVID-19 medical expenses	\$5,000,000	PER LIFETIME
<b>Trip Cancellation</b> Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	NEW! \$3,000	PER TRIP
<b>Trip Interruption</b> In case of a medical emergency or an eligible Travel Advisory	NEW! \$7,500	PER TRIP

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

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