

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. 7 – Oct. 8, 2021

Winter semester (enrolments and opt outs for new students only):
Jan. 3 – Feb. 4, 2022

Summer semester (enrolments and opt outs for new students only):
Apr. 25 – May 16, 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
\$450
for full-year coverage*

∞ Add unlimited dependants for
\$750
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.

How do I claim?

Claiming made simple

- Instructions and claim forms are available at www.studentcare.ca.
- You can register online on your insurer's website to check your claim's status and to set up direct deposit.
- Download your Pay-Direct Card for immediate processing of prescription drug claims.

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:

70% **20%** Total coverage: **90%**

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.

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

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

Rexall
Savings of up to 33% (max \$40)
on your out-of-pocket costs*

20% off select regularly priced
Rexall brand non-prescription
products*
*Certain conditions apply.

and more!
Dentists, physiotherapists,
and chiropractors

image
eyeglasses

Only \$75
for select prescription eyeglass
models (frames and lenses)

\$50
eye exams

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

**Victoria Studentcare
Vision Network**

\$75 off
select prescription
eyeglass models

QUESTIONS?
WWW.STUDENTCARE.CA

**LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE**



2021-2022

Your RRUSA Student Health & Dental Plan

Make the most out of it

Policy/Group Numbers

Health, vision, and dental: **43004** (Pacific Blue Cross)
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 student association, the RRUSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the RRUSA Health & Dental Plan:

Undergraduate students registered in full-time on-campus classes in September, January, or May

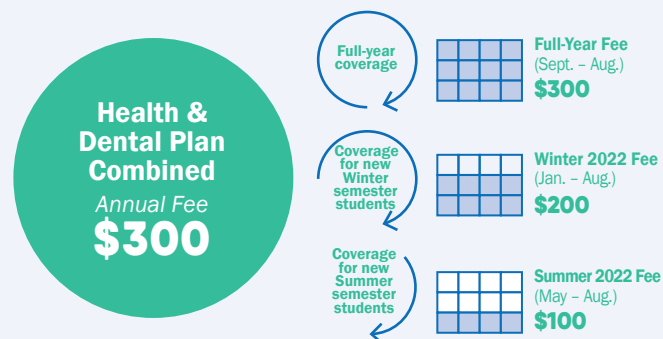
This includes:

- Students in Global Learning and Language Centre (GLLC) programs
- Students in accelerated undergraduate degree-completion programs
- Students enrolled in full-time on-campus classes whose classes are moved online due to COVID-19

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

Find out more at www.studentcare.ca.

How much does it cost?



If you're eligible, the Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Winter semester students and from May 1 - Aug. 31 for new Summer semester students) 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 Policy/Group Numbers?

Health, vision, and dental: **43004** (insured by Pacific Blue Cross)

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* - Dispensing fee limited to \$8 per prescription or refill - Covers anti-smoking aids up to \$200 per lifetime - Limited to drugs eligible under the BC Fair PharmaCare Formulary	70%	∞
Prescription and Non-Prescription Vaccinations	70%	∞
Psychologist	80%	\$700
Massage Therapist Requires a referral from an MD	\$40	\$250
Chiropractor Includes one x-ray per policy year	\$40	\$250
Physiotherapist	\$40	\$250
Naturopath Covers laboratory tests at 80%	\$40	\$250
Acupuncturist	\$40	\$250
Registered Dietitian	\$40	\$250
Podiatrist/Chiropodist Includes one x-ray per policy year	\$40	\$250
Speech Therapist	\$40	\$250
Athletic Therapist	\$40	\$250

PLUS: Diagnostic services, home nurse, ambulance, tutorial service, dental accident, medical equipment, tuition insurance, and more

*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at www.studentcare.ca.

Vision Over \$300

	Amount Covered	Eligible Every
Eye Exam	\$60	24 months
Eyeglasses and Contact Lenses	\$100	24 months
Laser Eye Surgery	\$150	1 policy year

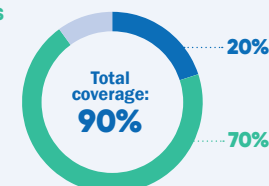
Check online for updates related to COVID-19.

Dental Up to \$700

● Insured portion ● Studentcare Dental Network savings

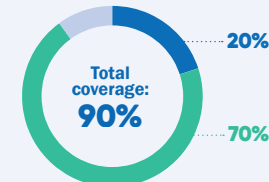
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



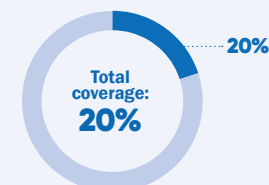
Basic Services

- Fillings
- 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

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