## 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, coverage levels, and opt outs): Aug. 27 - Sept. 21, 2021

Spring term (enrolments, coverage levels, and opt outs for new students only): Jan. 4 - 21, 2022

Summer term (enrolments for new students only): May 6 - 24, 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.



Add one dependant for for full-year coverage\*



Add unlimited dependants for **\$508.72** 

for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 - Aug. 31, 2022 (for new Spring term students) and from May 1 - Aug. 31, 2022 (for new Summer term students) are available online.

## Coverage options & opting out

- 1. Use the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage, mix and match portions of the Enhanced Care and Basic Care Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2. If you're opting out, 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.

Choose the Basic Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.

3. Receive a credit to your student account for the difference in Plan fees 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, vou'll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:

80%

coverage: 100%

## **Exclusive savings from Network Partners**



**Only \$69** 

for select prescription eyeglass models (frames and lenses)

\$50

eye exams

## clearly

With coupon code STUDENT21:

10% off

contact lenses

25% off

eyeglass frames (excluding certain brands)\*

\* PSYVITALITÏ

Preferred rates on 50-minute adult therapy or coaching sessions

and more!

Dentists, physiotherapists, and chiropractors

Vancouver Studentcare Vision Network

**\$75** off

select prescription eyeglass models

\$60

eve exams

## ASIK MD

\$50 off

per eye on Standard LASIK\*

\$100 off

per eye on Custom LASIK\*

## Rexall

Savings of up to 50% (max \$40) on your out-of-pocket costs\*

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

**QUESTIONS?** WWW.STUDENTCARE.CA







2021-2022

## Your SFSS **Enhanced Care** Student Health & Dental Plan

#### Make the most out of it

Policy/Group Numbers

Health, vision, and dental: 79209 (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 Simon Fraser Student Society (SFSS) and administered by Studentcare, the leading provider of student health and dental plans in Canada

#### Who's covered?

#### Students automatically covered by the SFSS Enhanced Care Health & **Dental Plan:**

SFU undergraduate students registered for 3 or more credits in September or January at Burnaby, Surrey, or Vancouver campuses, when paying fees to SFU

#### This includes:

- · Eligible international students
- Exchange or study abroad students
- Co-op students (including those on exchange)

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

Some students may be eligible to enrol themselves in the Plan. Find out more at www.studentcare.ca.

#### How much does it cost?



#### Looking for a different level of coverage?

Try the Basic Care Plan for \$197.52 or mix and match portions of the Enhanced Care and Basic Care Plans. See www.studentcare.ca for details.

If you're eligible, the Enhanced Care Plan fee for coverage from Sept. 1 - Aug. 31 (or from Jan. 1 - Aug. 31 for new Spring term students) will be automatically included in your tuition and other fees. New students who enrol themselves in the Summer term pay a pro-rated fee for coverage until Aug. 31. Find more details online.

## What are my Policy/Group Numbers?

Health, vision, and dental: 79209 (insured by Pacific Blue Cross)

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

## Health & Dental Plan benefits



# Over \$10,000

	Basic Care Plan Per Visit / Purchase	Enhanced Care Plan Per Visit / Purchase	Per Policy Year
Prescription Drugs*	Up to 70%	Up to 80%	∞
Vaccinations	100%	100%	\$150
Mental Health Professionals Psychologist, Registered Clinical Counsellor, or Master of Social Work	\$20	80%	Basic: \$400 Enhanced: \$500
Massage Therapist Requires a referral from an MD	\$20	\$35	\$400
Chiropractor Includes one x-ray per policy year	\$20	\$35	\$400
Physiotherapist	\$20	\$35	\$400
Naturopath	\$20	\$35	Basic: \$200 Enhanced: \$400
Osteopath Includes one x-ray per policy year	\$20	\$35	\$400
Registered Dietitian Requires a referral from an MD	\$20	\$35	\$400
Podiatrist/Chiropodist Includes one x-ray per policy year	\$20	\$35	\$400
Speech Therapist	\$20	\$35	\$400
Acupuncturist	\$20	\$35	\$400

PLUS: Diagnostic services, home nurse, tutorial benefit, dental accident, ambulance, 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.





\$350
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**Enhanced** 

	Basic Care Plan Amount Covered	Enhanced Care Plan Amount Covered	Eligible Every
Eye Exam	\$60	\$60	2 policy years
Eyeglasses and Contact Lenses	\$75	\$150	24 months
Laser Eye Surgery	\$150	\$150	1 policy year

Check online for updates related to COVID-19.



# Dental



**Basic Care Plan** 

Total

#### **Enhanced**

**Enhanced Care Plan** 

Total



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











# Up to \$5,000,000

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



