

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):
Sept. 1 – 30, 2021

Winter Term (enrolments, coverage levels, and opt outs for new students only): Jan. 1 – 31, 2022

Summer Term (enrolments, coverage levels, and opt outs for new students only): May 1 – 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.



Add unlimited dependants to your Plan

Visit www.studentcare.ca for eligibility details.

Coverage options & opting out

1. Use the secure online opt-out processing system at www.studentcare.ca to choose a different level of coverage or to opt out of the Plan.
2. If you're opting out, 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 and UHIP insurance are not considered acceptable alternative coverage.
QR
Choose the Basic Care Plan, a lower level of coverage at a lower price, with no proof of coverage required.
3. Receive a refund on your tuition statement 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



\$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, and chiropractors

QUESTIONS?
WWW.STUDENTCARE.CA



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 Western graduate students.

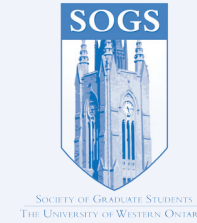
Visit www.studentcare.ca for more info. **1-833-628-5589**

Powered by Optima Global Health

Society of Graduate Students (SOGS)

Middlesex College, Room 8
Western University
London, ON N6A 5B7

See sogs.ca for office hours.



2021-2022

Your SOGS Enhanced Care Student Health & Dental Plan

Make the most out of it

Group Numbers

Health, vision, and dental: **Q1109** (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 your student society, SOGS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the SOGS Enhanced Care Health & Dental Plan:

Full-time graduate students at Western University who have paid SOGS Health & Dental Plan ancillary fees

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
- Co-op students on Work Term in the fall
- Students on an approved leave of absence
- Practicum or internship students on Work Term in the fall
- Students in full-time non-residential programs

Please note: COVID-19 restrictions may impact Plan eligibility and billing procedures. See www.studentcare.ca for updates and further details.

Find out more at: www.studentcare.ca
sogs.ca/healthplan

How much does it cost?

If you're eligible, the Enhanced Care Plan fee will be automatically included in your tuition and other fees. For details on fees, visit www.studentcare.ca.

Looking for a different level of coverage?

Try the Basic Care Plan! The Enhanced Care Plan provides higher coverage at a higher cost, while the Basic Care Plan provides lower coverage at a lower cost.

You can find more information and customize your coverage online during the Change-of-Coverage Period.

What are my Group Numbers?

Health, vision, and dental:
Q1109 (insured by Desjardins Insurance)

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

Health & Dental Plan benefits

Health Over \$10,000

	Basic Care Plan Per Visit / Purchase	Enhanced Care Plan Per Visit / Purchase	Per Policy Year
Prescription Drugs and Vaccinations Covers the dispensing fee up to \$8 per prescription, refill, or vaccination	Up to 80%	Up to 80%	\$3,500
Acupuncturist	70%	80%	\$500
Chiropractor Requires a referral from an MD	70%	80%	\$500
Massage Therapist Requires a referral from an MD	-	80%	Enhanced only: \$500
Naturopath	70%	80%	\$500
Dietitian/Nutritionist	70%	80%	\$500
Physiotherapist Requires a referral from an MD	70%	80%	\$500
Psychologist/Psychotherapist/Social Worker/Guidance Counsellor	70%	80%	\$500
Podiatrist	70%	80%	Combined maximum of \$500 per policy year
Chiropodist	70%	80%	
Osteopath Must be a doctor in osteopathic medicine	70%	80%	
Speech Therapist	70%	80%	\$500

PLUS: Hospitalization, tutorial benefit, ambulance, dental accident, medical equipment, tuition insurance, and more

Vision Up to \$350 (Enhanced Care Plan only)

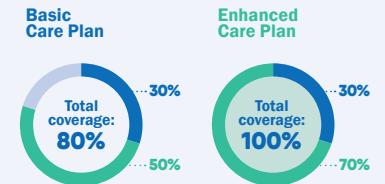
	Basic Care Plan Amount Covered	Enhanced Care Plan Amount Covered	Eligible Every
Eye Exams, Eyeglasses, or Contact Lenses	-	\$200	24 months
Laser Eye Surgery	-	\$150	1 policy year

Dental Up to \$500

- Insured portion
- Studentcare Dental Network savings

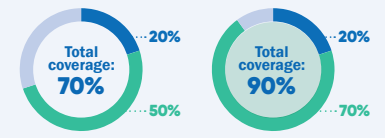
Preventive Services

- Recall exams
- Cleanings
- X-rays
- Scaling

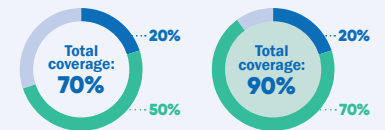


Basic Services

- Fillings
- Endodontics (root canals)
- Periodontics (gum treatments)

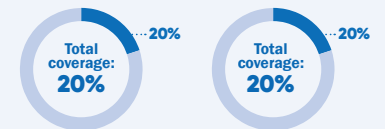


Impacted Wisdom Teeth Extractions



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

Check online for updates related to COVID-19.

QUESTIONS?
WWW.STUDENTCARE.CA

LIVE CHAT AND WEB REQUEST FORM AVAILABLE