

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):
Aug. 26 – Sept. 15, 2021*

Winter Term (enrolments for new students only):
Jan. 3 – 21, 2022

***Early Bird!** If you complete your opt out before Sept. 3, you can have the Plan fee credited to your student account before the tuition fee payment deadline.

Family enrolments (Health & Dental Plan)

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
\$639.48
for full-year coverage*

∞ Add unlimited dependants for
\$1,278.96
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, and/or the Legal Protection Program.
2. If you're opting out of the Health and/or Dental Plan, 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 licensed 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

Rexall
10% off prescription drugs
(max \$40)*
20% off select regularly priced
Rexall brand non-prescription
products*
*Certain conditions apply.

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

and more!
Dentists, physiotherapists,
massage therapists, naturopaths,
and chiropractors

WELL-BEING RESOURCES: EMPOWER ME

A confidential support service
available 24/7 to eligible WLU
graduate students.

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

Powered by Optima Global Health

QUESTIONS?
WWW.STUDENTCARE.CA

**LIVE CHAT AND
WEB REQUEST FORM
AVAILABLE**

gsa

Graduate Students' Association
Wilfrid Laurier University

STUDENTCARE

2021-2022

Your GSA Student Health & Dental Plan

Enjoy it while it lasts

Group Numbers

Health, vision, and dental: **50153** (Sun Life)
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 students' association, the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the GSA Health & Dental Plan:

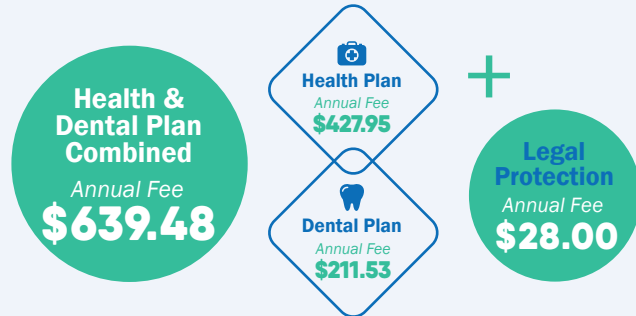
Full-time and part-time graduate students in the Fall Term

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

Post-doctoral students, new Winter Term students, students on a recognized co-op term, and students on a recognized leave of absence may be eligible to enrol themselves in the Plan.

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 Health & Dental Plan fee and the Legal Protection fee for coverage/access from Sept. 1 – Aug. 31 will be automatically included in your tuition and other fees. New students who enrol themselves in the Plan in the Winter Term pay a pro-rated fee for coverage until Aug. 31. Find more details online.

New! Legal Protection Program*

A toll-free legal assistance helpline for all legal questions:
1-833-202-4571

Plus, a lawyer will take charge of proceedings related to the following areas of law:



• Housing



• Employment



• Academic

* Available to full-time and part-time graduate students in the Fall Term. The Legal Protection Program is offered by Studentcare through a partner law firm.

Health & Dental Plan benefits



Health Over \$10,000

	Per Visit/ Purchase	Per Policy Year
Prescription Drugs There is an \$8 deductible per prescription/refill.	80%	\$3,000
Vaccinations There is an \$8 deductible per prescription/refill.	100%	\$150
Psychologist/Clinical Counsellor/ Master of Social Work/ Licensed Psychotherapist	60%	\$400
Massage Therapist Requires a referral from an MD	60%	\$400
Chiropractor Includes one x-ray per policy year	60%	\$400
Physiotherapist	60%	\$400
Naturopath	\$30	\$500
Osteopath Includes one x-ray per policy year	\$30	\$500
Speech Therapist	\$30	\$500
Podiatrist/Chiropodist Includes one x-ray per policy year	\$30	\$500
Acupuncturist	\$30	\$500

PLUS! Diagnostic services, home nurse, tutorial benefit, ambulance, dental accident, medical equipment, and more



Vision Over \$250

	Amount Covered	Eligible Every
Eye Exam	\$50	2 policy years
Eyeglasses and Contact Lenses	\$75	24 months
Laser Eye Surgery	\$150	1 policy year

Visit www.studentcare.ca for complete details.

What are my Group Numbers?

Health, vision, and dental: **50153** (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)

Check online for updates related to COVID-19.



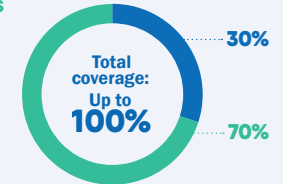
Dental Up to \$550

● Insured portion

● Studentcare Dental Network savings

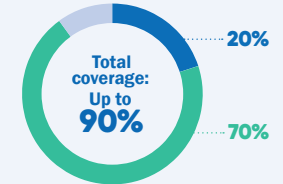
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



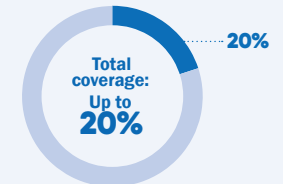
Basic Services

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



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

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