

UOSU HEALTH & DENTAL PLAN FAQ



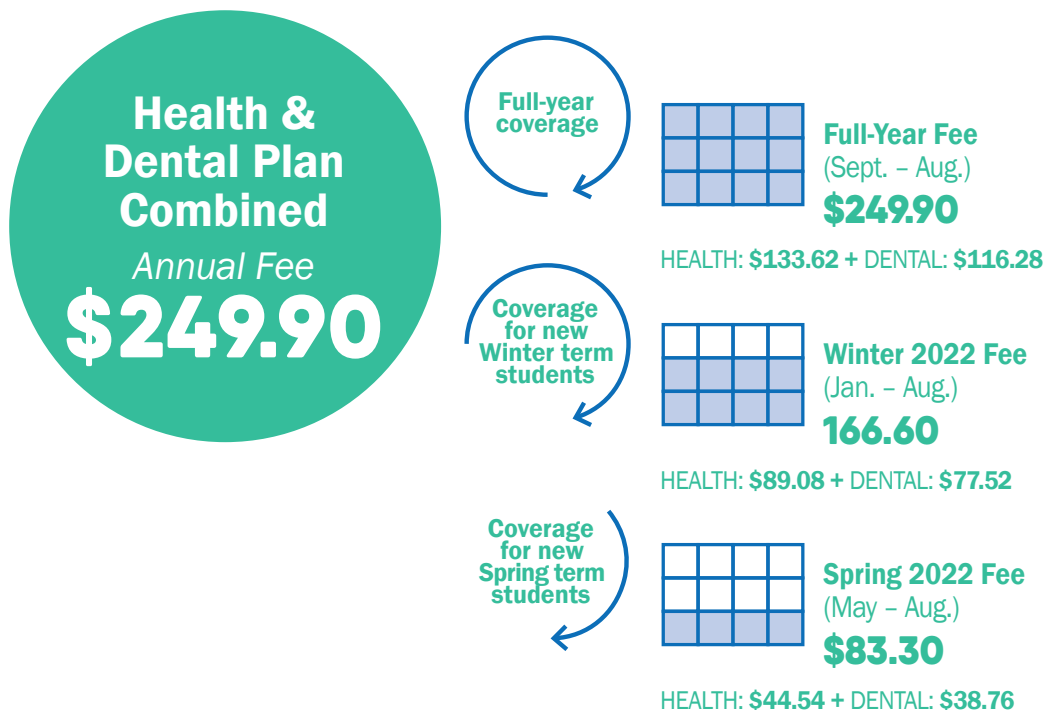
1. WHY A STUDENT HEALTH & DENTAL PLAN?

A growing number of important health-care services are often not covered by provincial health care or a private insurance plan, such as dental care, travel coverage, etc.

For many students, paying for these services can lead to financial hardship, while others cannot afford them at all. A student health and dental plan provided by your students' union can help fill the gaps in government health care, allowing you to maximize your overall coverage up to 100%.

2. HOW MUCH DOES IT COST?

The total fee is \$249.90. If you're eligible, the Plan fee for coverage from Sept. 1 - Aug. 31 will be automatically included in your tuition and other fees. New Winter and Spring term students pay a pro-rated fee for coverage until Aug. 31. The Plan includes health, dental, vision, and travel benefits for 12 months of coverage, as well as access to well-being resources through Empower Me and Virtual Health Care provided by Dialogue (part of the Health Plan).



3. WHO IS AUTOMATICALLY ENROLLED?

Full-time and part-time University of Ottawa undergraduate students registered in the Fall, Winter, or Spring term are automatically covered by the UOSU Health & Dental Plan. The UOSU Plan also covers full-time Saint Paul University students.

4. WHAT IS THE POLICY YEAR?

Students registered in the **Fall term**: September 1, 2021 - August 31, 2022 (if you continue your studies in the Winter term)

Students who start in the **Winter term**: January 1 - August 31, 2022

Students who start in the **Spring term**: May 1 - August 31, 2022

5. WHAT'S COVERED?

The Plan includes the following benefits:

- Prescription drugs and vaccinations
 - Health practitioners like psychologists, massage therapists, and chiropractors
 - Eye exams, eyeglasses, contact lenses, and laser eye surgery
 - Dental checkups, cleanings, fillings, and extractions
 - Travel coverage in case of a medical emergency
- and more!

6. WHAT IF I'M ALREADY COVERED BY ANOTHER PLAN?

If you're already covered by another plan, you'll be able to combine plans to maximize your overall coverage, up to 100%.

A parent's insurance plan could also stop covering you completely if you're a student over 21.

7. CAN I ENROL MY FAMILY?

Yes. 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 ONE DEPENDANT FOR
\$249.90**



**ADD UNLIMITED DEPENDANTS FOR
\$499.80**

8. IF I DON'T WANT TO BE COVERED, CAN I OPT OUT?

Yes. If you do not wish to be covered by the Plan, a secure online opt-out processing system is available at the beginning of each term for newly enrolled students. You can only opt out of the Health and/or Dental Plan upon showing proof of other equivalent health and/or dental coverage.

9. WHY DO I HAVE TO OPT OUT IF I DON'T WANT COVERAGE? WHY CAN'T I JUST SIGN UP FOR HEALTH AND DENTAL INSURANCE ON AN INDIVIDUAL BASIS?

Individual insurance plans have always been available for purchase. These plans suffer from several drawbacks:

- A - They're very expensive—up to 10 times the cost of a student health and dental plan.
- B - They discriminate by sex and age.
- C - They exclude individuals with pre-existing illnesses (people who need a plan the most).

As a result, individual health and dental plans aren't a real solution. Experience shows that only group insurance programs can meet students' health and dental needs at a reasonable cost.

A student health and dental plan is a collective investment to ensure a minimum standard of health care for the student body.

10. HOW CAN I CLAIM BENEFITS?

- Mail in claim forms, available at www.studentcare.ca.
- 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.

11. DO I HAVE ACCESS TO OTHER SERVICES AND DISCOUNTS?

Yes. Studentcare has developed the Studentcare Networks, networks of health professionals that offer additional discounts to students enrolled in the Plan, over and above any amount covered by the insurance portion of the Plan. The following Studentcare Networks provide additional discounts to UOSU Plan members: dental, vision, psychology, physiotherapy, chiropractic, naturopathy, and massage therapy.

Students covered by the UOSU Health Plan also have access to the additional services Empower Me and Virtual Health Care:

Empower Me (powered by Optima Global Health): A confidential mental health and wellness service available 24/7, providing access to a number of professionals with various domains of expertise, including psychology, psychotherapy, social work, nutrition, etc., to support students and respond effectively to diverse needs.

Virtual Health Care (provided by Dialogue): A virtual health-care service that allows you to connect with nurses and physicians via a mobile or web app from anywhere in Canada.

12. WHERE CAN I GET MORE INFORMATION?

See your Plan details at www.studentcare.ca or call Studentcare at **613-683-8511** if you have questions.

