

# ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

## WHAT IF I'M ALREADY COVERED?

### 3 reasons to stick with your student Plan:

- 1 Your parent's insurance plan could stop covering you completely if you're a part-time student over 21 or a full-time student over 25.
- 2 Most plans don't offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
- 3 You can combine plans to maximize your overall coverage—up to 100%.

## WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall Term (enrolments and opt outs):  
**SEPT. 3 – 30, 2019**
- ▶ Winter Term (enrolments for new students only):  
**JAN. 2 – 17, 2020**
- ▶ Spring Term (enrolments for new students only):  
**MAY 8 – 22, 2020**

## 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 and same-sex couples are eligible. Visit [www.studentcare.ca](http://www.studentcare.ca) for instructions.

**+1** ADD ONE DEPENDANT FOR  
**\$459.03**  
FOR FULL-YEAR COVERAGE\*

**∞** ADD UNLIMITED DEPENDANTS FOR  
**\$918.06**  
FOR FULL-YEAR COVERAGE\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2020 (for new Winter Term students) and from May 1 – Aug. 31, 2020 (for new Spring Term students) are available online.

## OPTING OUT

- 1 Use the secure online opt-out processing system at [www.studentcare.ca](http://www.studentcare.ca) to opt out of the health portion, the dental portion, or the Plan in its entirety.
- 2 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



## 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.
- **Using the 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.



WITH COUPON CODE **STUDENTCARE19**:  
**10% OFF**  
CONTACT LENSES

**25% OFF**  
EYEGLASS FRAMES  
(EXCLUDING CERTAIN BRANDS)

**and more!**  
DENTISTS, PHYSIOTHERAPISTS,  
AND MASSAGE THERAPISTS

Independent  
vision specialists

**30% OFF**  
PRESCRIPTION EYEGLASSES,  
UP TO \$75

DISCOUNTS ON CONTACT LENSES



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](http://WWW.STUDENTCARE.CA)  
**1-877-795-4428**

**Care Office**  
Main Level, Rm. 121  
Place Riel Student Centre  
1 Campus Drive  
Saskatoon, SK S7N 5A3  
Mon. – Fri. from 9 am to 5 pm



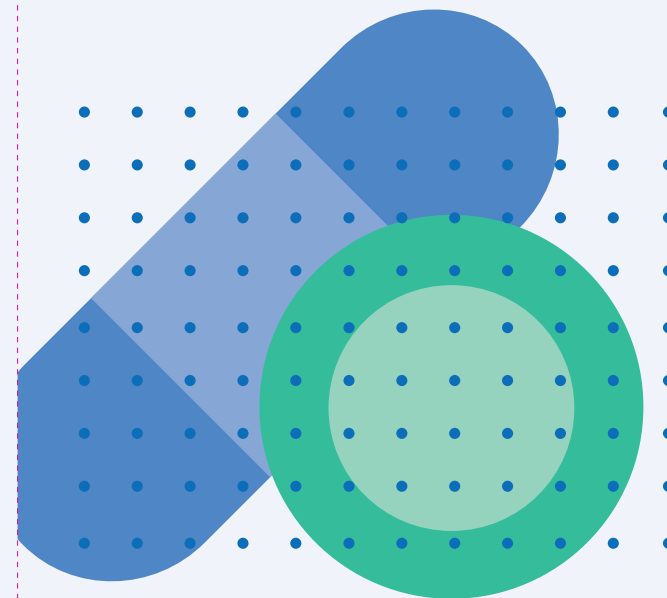
University of Saskatchewan  
Graduate Students' Association

2019–2020

# YOUR GSA STUDENT HEALTH & DENTAL PLAN

## Group Numbers

- ▶ Health, vision, and dental: **22258** (Sun Life)
- ▶ Travel: **97180** (Blue Cross)



Make the most out of it

# ALL YOU NEED TO KNOW ABOUT YOUR PLAN

## WHAT IS A HEALTH AND DENTAL PLAN?

- Extended health and dental coverage that fills the 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 graduate students in the Fall Term who are GSA members, including eligible international students

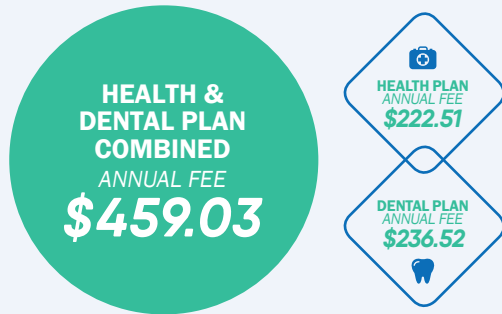
Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

### Students who may be eligible to enrol themselves in the Plan:

- Part-time students who are GSA members
- Maintenance of Status students who are GSA members
- New Winter and Spring Term students
- Post-doctoral fellows and graduate students registered at affiliated colleges in the Saskatoon Theological Union (upon payment of GSA membership fees)

Find out more at [www.studentcare.ca](http://www.studentcare.ca).

## HOW MUCH DOES IT COST?



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 students who enrol themselves in the Winter or Spring Term pay a pro-rated fee for coverage until Aug. 31. Find more details online.

## WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental:  
**22258** (insured by Sun Life Assurance Company of Canada)
- Travel:  
**97180** (administered by Blue Cross)

# HEALTH & DENTAL PLAN BENEFITS

## HEALTH OVER \$10,000

Health Coverage	Per Visit / Purchase	Per Policy Year
<b>PRESCRIPTION DRUGS</b> Covers Aldara at 80%, up to \$200 per policy year	80%	∞
<b>VACCINATIONS</b>	100%	\$150
<b>PSYCHOLOGIST</b>	\$20	\$400
<b>MASSAGE THERAPIST</b> Requires a referral from an MD/Registered Nurse	\$20	\$400
<b>CHIROPRACTOR</b> Includes one x-ray per policy year	\$20	\$400
<b>PHYSIOTHERAPIST</b>	\$20	\$400
<b>NATUROPATH</b>	\$20	\$400
<b>OSTEOPATH</b> Includes one x-ray per policy year	\$20	\$400
<b>REGISTERED DIETITIAN</b> Requires a referral from an MD/Registered Nurse	\$20	\$400
<b>PODIATRIST/CHIROPODIST</b> Includes one x-ray per policy year	\$20	\$400
<b>SPEECH THERAPIST</b>	\$20	\$400
<b>ATHLETIC THERAPIST</b>	\$20	\$400

**PLUS:** DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUTORIAL SERVICE, AND MORE

## VISION UP TO \$350

Vision Coverage	Amount Covered	Eligible Every
<b>EYE EXAM</b> Must be performed by a licensed optometrist	\$75	1 POLICY YEAR
<b>EYEGASSES AND CONTACT LENSES</b> Receipts must include the prescribed strength, or provide the detailed prescription.	\$125	2 POLICY YEARS
<b>LASER EYE SURGERY</b>	\$150	1 POLICY YEAR

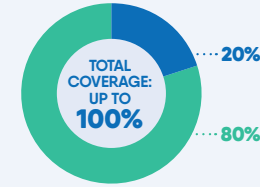
Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.

## DENTAL UP TO \$750

● Insured Portion ● Studentcare Dental Network Savings

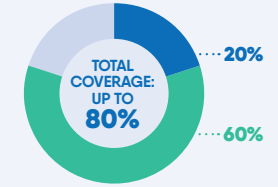
### PREVENTIVE SERVICES

Recall exams, cleanings, impacted wisdom teeth extractions



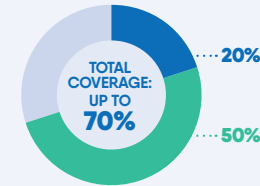
### BASIC SERVICES

Fillings



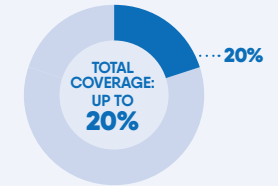
### BASIC SERVICES

Oral surgery, endodontics (root canals), periodontics (gum treatments)



### MAJOR RESTORATIVE

Crowns, bridges, posts



## TRAVEL UP TO \$5,000,000

Travel Coverage	Amount Covered	Eligible
<b>TRAVEL HEALTH COVERAGE</b> Visit <a href="http://www.studentcare.ca">www.studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship.	120 DAYS	PER TRIP
<b>MEDICAL INCIDENT</b> In case of a medical emergency	\$5,000,000	PER LIFETIME
<b>TRIP CANCELLATION</b> Pre-paid, non-refundable trip expenses in case of a medical emergency	\$1,500	PER TRIP
<b>TRIP INTERRUPTION</b> In case of a medical emergency	\$5,000	PER TRIP

**Care Office**  
Main Level, Rm. 121  
Place Riel Student Centre  
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