

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%.

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 for instructions.



ADD ONE DEPENDANT FOR \$323.39 FOR FULL-YEAR COVERAGE*



ADD UNLIMITED DEPENDANTS FOR \$538.98 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2018 for new Winter semester students are available at www.studentcare.ca.

OPTING OUT

- 1 Use the secure online opt-out processing system at www.studentcare.ca.
- 2 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).
- 3 Receive a credit to your student account shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall semester (enrolments and opt outs): **AUG. 29 – SEPT. 19, 2017**
- ▶ Winter semester (enrolments for new students only): **JAN. 3 – 24, 2018**

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Submit your claims quickly and securely through your smartphone!

Search **Studentcare mobile** to download the app now.



NEW EMPOWER ME: FREE MENTAL HEALTH RESOURCES

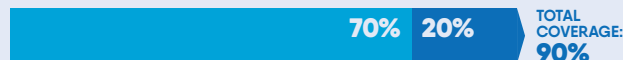
CONNECT WITH CONSULTANTS, COUNSELLORS, AND LIFE COACHES 24/7 FROM ANYWHERE IN NORTH AMERICA. VISIT STUDENTCARE.CA FOR MORE INFO.

Powered by Aspiria

SAVE MORE MONEY!

- **Your Plan Coverage**
You're covered for the insured portion of your Plan regardless of the health 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



ONLY \$75
FOR SELECT PRESCRIPTION EYEGLASS MODELS (FRAMES AND LENSES)

\$50 OFF
EYE EXAMS



WITH COUPON CODE **STUDENTCARE17**:
10% OFF
CONTACT LENSES

25% OFF
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



SAVINGS OF UP TO 50% (MAX \$40) ON YOUR OUT-OF-POCKET COSTS

20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS



\$50 OFF
PER EYE ON STANDARD LASIK

\$100 OFF
PER EYE ON CUSTOM LASIK



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

and more!

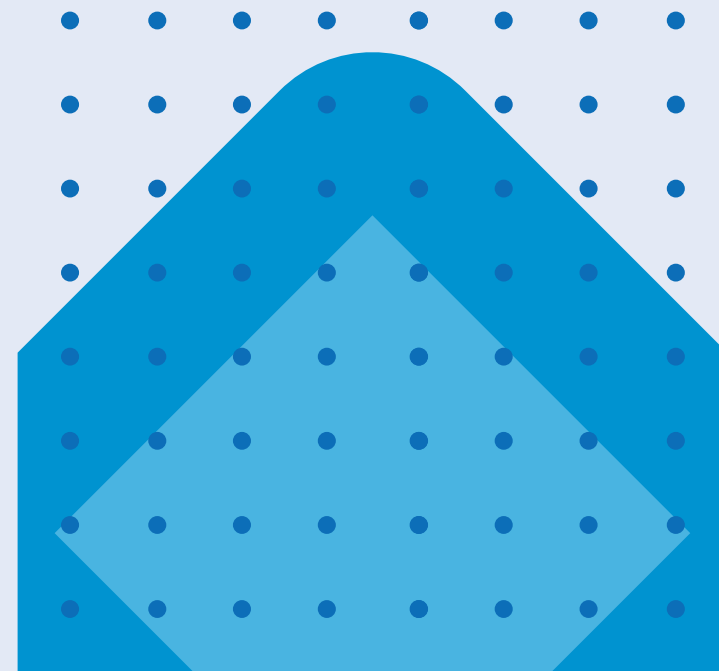
DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS



for students by students

2017-2018

YOUR SUS STUDENT HEALTH & DENTAL PLAN



Enjoy it while it lasts

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 Student Union Society, SUS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

WHO'S COVERED?

Most full-time students* who are members of the Student Union Society (SUS) and who begin their studies in the Fall semester are automatically covered by the SUS Health & Dental Plan, including TASK students.

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

The following students may be eligible to enrol themselves in the Plan:

- Part-time students
- New Winter semester students
- Students enrolled in the Bachelor of General Studies (Police Option)

Find out more at www.studentcare.ca.

*Students who identify as having a disability are recognized by the University of the Fraser Valley (UFV) as full-time students at 6 credits and are eligible to enrol themselves in the Plan at the full-time student rate.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED ANNUAL FEE
\$215.59

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 semester pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental:
Q1110 (insured by Desjardins Financial Security Life Assurance Company)
- ▶ Travel:
97180 (administered by Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH – MORE THAN \$10,000

Increased benefits for 2017-18



Health Coverage	Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS*	UP TO 80%	
NON-PRESCRIPTION VACCINATIONS	70%	\$150
PRESCRIPTION VACCINATIONS	70%	
PSYCHOLOGIST	80%	\$500
MASSAGE THERAPIST Requires a referral from an MD.	\$40	\$400
CHIROPRACTOR Includes one x-ray per policy year.	\$40	\$400
PHYSIOTHERAPIST	\$40	\$400
NATUROPATH	\$40	\$400
OSTEOPATH Includes one x-ray per policy year.	\$40	\$400
REGISTERED DIETITIAN Requires a referral from an MD.	\$40	\$400
PODIATRIST/CHIROPODIST Includes one x-ray per policy year.	\$40	\$400
SPEECH THERAPIST	\$40	\$400
ATHLETIC THERAPIST	\$40	\$400

PLUS: DIAGNOSTIC SERVICES, HOME NURSE, TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, AND MORE.

*Register for Fair PharmaCare to maximize your overall drug coverage, have the appropriate deductible assigned to you, and avoid an interruption in claims processing once you reach the \$525 threshold. Register online at <https://pharmacare.moh.hnet.bc.ca/>.

VISION – UP TO \$300



Vision Coverage	Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$50	2 POLICY YEARS
EYEGLASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	24 MONTHS
LASER EYE SURGERY	\$150	1 POLICY YEAR

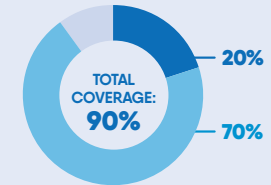
DENTAL – UP TO \$750



- Insured Portion
- Studentcare Dental Network Savings

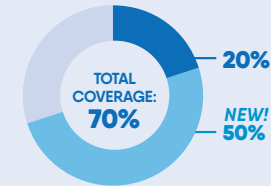
PREVENTIVE SERVICES

- Recall exams
- Cleanings
- Extraction of impacted teeth



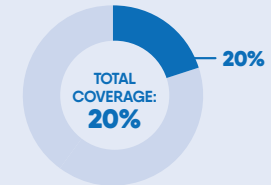
BASIC SERVICES

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



MAJOR RESTORATIVE

- Crowns
- Bridges
- Posts



TRAVEL – UP TO \$5,000,000



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

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 866 358-4437