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 Session (enrolments and opt outs):
Sept. 1 – 30, 2021

Winter Session (enrolments and opt outs for new students only):
Jan. 3 – 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. Visit www.studentcare.ca for instructions.

Add one dependant for $640.58 for full-year coverage*
Add unlimited dependants for $1,236.93 for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2022 for new Winter Session students are available online.

How do I claim?

Claiming made simple

• Instructions and claim forms are available at www.studentcare.ca.

• You can 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.

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/Green Shield Networks
By consulting a Network member, you’ll get additional coverage.

Example of a claim made using a Green Shield Dental Network practitioner:

70% off Total coverage: 100%

Exclusive savings from Network Partners

LASIK MD
$50 off per eye on Standard LASIK*
$100 off per eye on Custom LASIK*

Independent Vision Specialists
30% off prescription eyeglasses, up to $75
Discounts on eye exams and contact lenses

clearly
With coupon code STUDENT21:
10% off contact lenses

25% off eyeglass frames (excluding certain brands)*

PSYVITALITI
Preferred rates on 50-minute adult therapy or coaching sessions

and more!
Without additional coverage

Rexall
10% off prescription drugs (max $40)*

20% off regularly priced Rexall brand non-prescription products*

Questions about coverage, enrolments, and opt outs:
WWW.STUDENTCARE.CA
Questions about claims:
1-888-711-1119

UTGSU Health & Dental Plan Office (16 Bancroft Ave.)
See utgsu.ca for office hours.

Questions about claims:
WWW.STUDENTCARE.CA
Questions about claims:
1-888-711-1119

UTGSU Health & Dental Plan Office (16 Bancroft Ave.)
See utgsu.ca for office hours.
**Health & Dental Plan benefits**

### Health Over $10,000

<table>
<thead>
<tr>
<th>Service</th>
<th>Insured Portion Coverage</th>
<th>Reimbursement Per Visit/Purchase</th>
<th>Reimbursement Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription Drugs</td>
<td>80%</td>
<td>$5,000</td>
<td></td>
</tr>
<tr>
<td>Psychologist/Master of Social Work</td>
<td>100%</td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td>Clinical Counsellor/Licensed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychotherapist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NEW! Occupational Therapist</td>
<td></td>
<td>$30</td>
<td>20 visits</td>
</tr>
<tr>
<td>Massage Therapist</td>
<td></td>
<td>$25</td>
<td>20 visits</td>
</tr>
<tr>
<td>Requires a referral from an MD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chiropractor</td>
<td></td>
<td>$15</td>
<td>20 visits</td>
</tr>
<tr>
<td>Physiotherapist</td>
<td></td>
<td>$30</td>
<td>20 visits</td>
</tr>
<tr>
<td>Naturopathic Doctor</td>
<td></td>
<td>$15</td>
<td>20 visits</td>
</tr>
<tr>
<td>Acupuncturist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech Therapist</td>
<td>100%</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>Podiatrist/Chiroprist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reimbursement is based on reasonable and customary fees.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PLUS:** Diagnostic services, hospitalization, home nurse, tutorial benefit, ambulance, dental accident, medical equipment, and more

### Vision Up to $200

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>$75</td>
<td>24 months</td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses</td>
<td>$125</td>
<td>24 months</td>
</tr>
</tbody>
</table>

**Travel Up to $5,000,000**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care Abroad</td>
<td>$120 days</td>
<td>per trip</td>
</tr>
<tr>
<td>Medical Incident</td>
<td>$5,000,000</td>
<td>per lifetime</td>
</tr>
<tr>
<td>Trip Cancellation</td>
<td>$3,000</td>
<td>per trip</td>
</tr>
<tr>
<td>Trip Interruption</td>
<td>$7,500</td>
<td>per trip</td>
</tr>
</tbody>
</table>

**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 graduate students’ union, the UTGSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

### Who’s covered?

**Students automatically covered by the UTGSU Health & Dental Plan:**

- Full-time and part-time graduate students who are UTGSU members
- Certain exceptions exist. Please check your student account to confirm if you’ve been charged the Plan fees.
- Some students 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](http://www.studentcare.ca) for updates and further details.

### How much does it cost?

**Health & Dental Plan Combined Annual Fee**

- Health: $381.74
- Dental: $255.10

**Fall 2022 Fee**

- Health Plan: $190.87
- Dental Plan: $127.55

**Winter 2022 Fee**

- Health Plan: $190.87
- Dental Plan: $127.55

If you’re eligible, the Plan fee for coverage from Sept. 1 – Dec. 31 (and from Jan. 1 – Aug. 31 if you remain or become eligible in the Winter Session) will be automatically included in your tuition and incidental fees. Find more details online.

### What are my Group Numbers?

- Health, vision, and dental: **UTG** (insured by Green Shield Canada)
- Accidental death and dismemberment: **Q1202** (insured by Desjardins Insurance)
- Travel: **97180** (administered by Blue Cross Life Insurance Company of Canada)

**Questions about coverage, enrolments, and opt outs:**

[www.studentcare.ca](http://www.studentcare.ca)

**Questions about claims:**

1-888-711-1119

**You can also get additional coverage through the Green Shield Dental Network. Visit [www.studentcare.ca](http://www.studentcare.ca) for complete details.**