HOW DO I CLAIM?
Your Peace of Mind is our Top Priority.
That’s why we’ve made claiming simple:
• Instructions and claim forms are available online at www.ihaveaplan.ca.
• After your first claim has been processed, you’ll be eligible for direct deposits. Going forward, you’ll also be able to check your claim’s status online.

HOW CAN I SAVE EVEN MORE MONEY?
Discover what the Networks can do for you.
Get access to special offers on health-care services when visiting professionals from the Dental, Doctor, Psychology, Vision, Massage Therapy, Chiropractic, and Physiotherapy Networks.
Here is an example of an average DENTAL claim made using a Studentcare Networks practitioner:

<table>
<thead>
<tr>
<th>Your Dental Plan Coverage</th>
<th>Using the Studentcare Dental Network</th>
<th>Total Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>20%</td>
<td>90% &gt; 10% TO PAY</td>
</tr>
</tbody>
</table>

You’re covered for the insured portion of your Plan regardless of the health practitioner you choose. However, by consulting a Network member, you’ll get additional coverage.
Keep more money in your pocket!

Exclusive savings from our Vision Network Partners

<table>
<thead>
<tr>
<th>Exclusive Vision Network Offers</th>
<th>Studentcare Psychological Network Offers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only $75 for select prescription eyeglass models (frames and lenses)</td>
<td>Clearly 10% off selling prices with coupon code STUDENTCARE15</td>
</tr>
<tr>
<td>$50 eye exams</td>
<td>And more! Dentists, Physiotherapists, Massage Therapists, and Chiropractors.</td>
</tr>
<tr>
<td>Wear and replace your eyeglass models</td>
<td>Online Psychology</td>
</tr>
<tr>
<td>at $50 off per pair</td>
<td>Studentcare is proud to introduce the Online Psychology Network. Access mental health treatment from the comfort of your home. Visit ihaveaplan.ca/talkitout.</td>
</tr>
<tr>
<td>$100 off per pair on LASIK Vision Network</td>
<td></td>
</tr>
<tr>
<td>$50 off per pair on Advanced Custom Wavefront Vision Network</td>
<td></td>
</tr>
</tbody>
</table>

DID YOU KNOW?
Your Plan can cover you almost anywhere in the world! Find more details online: www.ihaveaplan.ca

ALL YOU NEED TO KNOW
ABOUT COVERAGE CHANGES

WHAT IF I’M ALREADY COVERED?

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! Your student Plan’s travel coverage alone is a great deal. See for yourself at www.ihaveaplan.ca/travel.
3. You can combine plans to maximize your overall coverage—up to 100%.

WHAT IF I WANT TO CHANGE MY COVERAGE?
You have the ability to manage your coverage so that it works for you. Visit www.ihaveaplan.ca during the appropriate Change-of-Coverage Period to use the secure, online opt-out or enrolment system, and follow the detailed instructions.

Introducing the Plan to your Family
Enrol loved ones for less
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.

Opting Out
The choice is always yours if you wish to opt out of the Plan. It’s an easy 3-STEP process:
1. Use the secure, online opt-out processing system at www.ihaveaplan.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. Have the Plan fee reversed from your student account shortly after the end of the Change-of-Coverage Period.

When Can I Change My Coverage?
During the appropriate Change-of-Coverage Period:
• Opt outs and enrolments for Term 1 students: Sept. 8 - 29, 2015
• Opt outs and enrolments for new Term 2 students only: Jan. 4 - 25, 2016

Family enrolment fees for coverage from Jan. 1 - Aug. 31, 2016 for new Term 2 students are available at www.ihaveaplan.ca.

* Family enrolment fees for coverage from Jan. 1 - Aug. 31, 2016 for new Term 2 students are available at www.ihaveaplan.ca.

2015/2016
Coverage by Students for Students

Your AMS/GSS Student Health & Dental Plan

Welcome to being a student: one of the craziest adventures you’ll ever have. From running to class while downing coffee, to playing hard and working even harder—no matter which challenges you face, this Plan has got you covered so you can make the most out of your educational experience.

A Plan for your everyday adventures!
WHAT IS A HEALTH AND DENTAL PLAN?
The Plan is a valuable service offered by your student society, the AMS or the GSS, to provide its members with the extended health and dental coverage they need beyond provincial health care and other basic health-care programs. It is administered by Studentcare, the leading provider of student health and dental plans in Canada.

WHY A GROUP PLAN?
The Plan is a collective approach to health care, which allows individual fees to be much lower than the cost of private health coverage.

WHO’S COVERED?
All AMS and GSS members who are students at UBC in September or January and who pay AMS fees for the Health & Dental Plan are automatically enrolled. This includes full- and part-time students, international students, students auditing a course, and Co-op students on work term in September or for a full year. Also included are students enrolled at Regent College for 3 or more credit hours, students at the Vancouver School of Theology, and students taking 2 or more on-campus courses at St. Mark’s College. Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees. Some students may be eligible to enrol themselves in the Plan. Find out more at www.ihaveaplan.ca.

HOW MUCH DOES IT COST?
ONLY 61¢ PER DAY

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 Term 2 students pay a pro-rated fee for coverage until Aug. 31. Visit www.ihaveaplan.ca for more details.

WHAT OTHER HEALTH SERVICES ARE COVERED?
DIAGNOSTIC SERVICES, HOME NURSE, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, ACCIDENTAL DEATH & DISMEMBERMENT, 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 $200 threshold. To register, please call 1 800 663-7100.

WHAT IS THE GROUP NUMBER?
Health, vision, dental, and travel benefits insured by Pacific Blue Cross: Group Number 43979

Visit www.ihaveaplan.ca for complete details.