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.

+1 ADD ONE DEPENDANT FOR $232.49 FOR FULL-YEAR COVERAGE*  
∞ ADD UNLIMITED DEPENDANTS FOR $464.98 FOR FULL-YEAR COVERAGE*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2018 for new Term 2 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 Have the Plan fee reversed from your student account shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

Term 1 (enrolments and opt outs):  
SEPT. 5 – 26, 2017

Term 2 (enrolments and opt outs for new students only):  
JAN. 3 – 24, 2018

HOW DO I CLAIM?

CLAIMING MADE SIMPLE

① Instructions and claim forms are available at www.studentcare.ca.
② After your first claim has been processed, you’ll be eligible for direct deposit. Going forward, you’ll also be able to check your claim’s status online.

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

SAVE MORE MONEY!

① Your Plan Coverage  
You’re covered for the insured portion of your Plan regardless of the health practitioner you choose.

② 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:

70% 20%  90%  
TOTAL COVERAGE:

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

Vancouver Studentcare Vision Network

ONLY $75 FOR SELECT PRESCRIPTION EYEGlass MODELS (FRAMES AND LENSES)  
$50 EYE EXAMS

LASK MD

$50 OFF PER EYE ON STANDARD LASK  
$100 OFF PER EYE ON CUSTOM LASK

clearly

$75 OFF SELECT PRESCRIPTION EYEGlass MODELS  
$60 EYE EXAMS

WITH COUPON CODE STUDENTCARE17:  
10% OFF CONTACT LENSES  
25% OFF EYEGlasses (EXCLUDING OAKLEY AND ARNETTE BRANDS)

PsyVITALITI

PREFERRED RATES ON 60-MinUTE ADULT THERAPY OR COACHING SESSIONS

Rexall

SAVINGS OF UP TO 50% (MAX $40) ON YOUR OUT-OF-POCKET COSTS  
20% OFF SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS

and more!

DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTIONISTS

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.

2017-2018 YOUR AMS/GSS STUDENT HEALTH & DENTAL PLAN
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 society, the AMS or the GSS, and administered by Studentcare, the leading provider of student health and dental plans in Canada

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, including:

- Full- and part-time students
- International students
- Students auditing a course
- Co-op students on work term in September or for a full year
- Students enrolled at Regent College for 3 or more credit hours
- Students at the Vancouver School of Theology
- 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.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 Term 2 students pay a pro-rated fee for coverage until Aug. 31. Visit www.studentcare.ca for more details.

WHAT IS MY POLICY NUMBER?

- Health, vision, dental, and travel: 43979 (insured by Pacific Blue Cross)

HEALTH & DENTAL PLAN BENEFITS

HEALTH – MORE THAN $10,000

Health Coverage

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PRESCRIPTION DRUGS</strong></td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td><strong>VACCINATIONS</strong></td>
<td>100%</td>
<td>$150</td>
</tr>
<tr>
<td>Note: Flu vaccinations are only covered at 70%.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PSYCHOLOGIST</strong></td>
<td>100%</td>
<td>$300</td>
</tr>
<tr>
<td><strong>massage Therapist</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Requires a referral from an MD.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ChiropRACTOR</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Includes one x-ray per policy year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>physiotherapist</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td><strong>nATUROPATH</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td><strong>Osteopath</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Includes one x-ray per policy year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Registered Dietitian</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Requires a referral from an MD.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Podiatrist/Chiropodist</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td>Includes one x-ray per policy year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>speech Therapist</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
<tr>
<td><strong>Athletic Therapist</strong></td>
<td>$20</td>
<td>$400</td>
</tr>
</tbody>
</table>
| **PLUS:** diagnostic Services, home Nurse, Ambulance, dental Accident, medical Equipment, Accidental Death and 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. Register online at https://pharmacare.moh.hnet.bc.ca/.

DENTAL – UP TO $750

Insured Portion

**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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount Covered</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TRAVEL HEALTH COVERAGE</strong></td>
<td>120 DAYS</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>Visit studentcare.ca to find out how you can extend coverage for a student exchange/internship.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MEDICAL INCIDENT</strong></td>
<td>$5,000,000</td>
<td>PER INCIDENT</td>
</tr>
<tr>
<td>In case of a medical emergency.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TRIP CANCELLATION</strong></td>
<td>$1,500</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>Pre-paid, non-refundable trip expenses in case of a medical emergency.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TRIP INTERRUPTION</strong></td>
<td>$5,000</td>
<td>PER TRIP</td>
</tr>
<tr>
<td>In case of a medical emergency.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VISION – UP TO $300

Vision Coverage

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Amount Covered</th>
<th>Eligible Every</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye EXAM</strong></td>
<td>$50</td>
<td>2 POLICY YEARS</td>
</tr>
<tr>
<td>Must be performed by a licensed optometrist.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Eyeglasses and Contact Lenses</strong></td>
<td>$100</td>
<td>24 MONTHS</td>
</tr>
<tr>
<td>Receipts must include the prescribed strength, or provide the detailed prescription.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LASER EYE SURGERY</strong></td>
<td>$150</td>
<td>1 POLICY YEAR</td>
</tr>
</tbody>
</table>

QUESTIONS?

STUDENTCARE.CA / TOLL-FREE: 1 877 795-4421
Health & Dental Plan Office: Room 3128, The Nest Building, 6133 University Blvd., Vancouver, BC V6T 1Z1