

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?

- ▶ **Term 1** (enrolments and opt outs):
Sept. 8 – 29, 2020
- ▶ **Term 2** (enrolments and opt outs for new students only):
Jan. 4 – 25, 2021

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.

+1 Add one dependant for
\$264.63
for full-year coverage*

∞ Add unlimited dependants for
\$529.26
for full-year coverage*

*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2021 for new Term 2 students are available online.

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). Provincial health care is not considered acceptable alternative coverage.
- 3 Have the Plan fee reversed from your student account shortly after the Change-of-Coverage Period.

HOW DO I CLAIM?

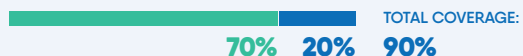
CLAIMING MADE SIMPLE

- 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.
- **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
eye exams

Vancouver Studentcare
Vision Network

\$75 OFF
select prescription eyeglass models
\$60
eye exams



\$50 OFF
per eye on Standard LASIK*
\$100 OFF
per eye on Custom LASIK*
*Certain conditions apply.



With coupon code **STUDENT21**:
10% OFF
contact lenses
25% OFF
eyeglass frames
(excluding certain brands)*
*Certain conditions apply.



Preferred rates on
50-minute adult therapy
or coaching sessions



Savings of up to 50% (max \$40) on your out-of-pocket costs*
20% off select regularly priced Rexall brand non-prescription products*
*Certain conditions apply.

and more!
Dentists, physiotherapists,
massage therapists,
and chiropractors

QUESTIONS?
WWW.STUDENTCARE.CA

Care Office (New location for 2020-2021)
Room 3127, The Nest Building
6133 University Blvd.
Vancouver, BC V6T 1Z1
Check online to confirm office hours.



Alma Mater Society of UBC Vancouver
Graduate Student Society of UBC Vancouver



2020-2021

YOUR AMS/GSS STUDENT HEALTH & DENTAL PLAN

We've got you covered

Policy Number (Pacific Blue Cross)
▶ Health, vision, dental, and travel: **43979**

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?

Students automatically covered by the AMS/GSS Health & Dental Plan:

AMS and GSS members who are students at UBC in September or January and who pay AMS fees for the Health & Dental Plan

This includes:

- Full-time and part-time students
- International students
- Students auditing a course
- Co-op students on work term in September or for a full year

Also automatically covered:

- Students enrolled at Regent College for 3 or more credit hours
- Students at the Vancouver School of Theology
- Students taking 2 or more courses (on campus or through an alternate delivery method) at St. Mark's College

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.

Find out more at www.studentcare.ca.

HOW MUCH DOES IT COST?

HEALTH & DENTAL PLAN COMBINED

Annual Fee

\$264.63

FULL-YEAR COVERAGE

Full-Year Fee (Sept. - Aug.)
\$264.63

COVERAGE FOR NEW TERM 2 STUDENTS

Winter 2021 Fee (Jan. - Aug.)
\$176.42

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. Find more details online.

WHAT IS MY POLICY NUMBER?

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

HEALTH & DENTAL PLAN BENEFITS

HEALTH OVER \$10,000

HEALTH COVERAGE	Per Visit / Purchase	Per Policy Year
Prescription Drugs*	80%	∞
Vaccinations Note: Flu vaccinations are covered up to \$25 per policy year, with a \$15 dispensing fee cap.	100%	\$150
Psychologist	100%	\$500
Massage Therapist Requires a referral from an MD	\$20	\$400
Chiropractor Includes one x-ray per policy year	\$20	\$400
Physiotherapist	\$20	\$400
Naturopath	\$20	\$400
Osteopath Includes one x-ray per policy year	\$20	\$400
Registered Dietitian Requires a referral from an MD	\$20	\$400
Podiatrist/Chiropodist Includes one x-ray per policy year	\$20	\$400
Speech Therapist	\$20	\$400
Athletic Therapist	\$20	\$400

PLUS: Diagnostic services, home nurse, ambulance, dental accident, medical equipment, accidental death and dismemberment, and more

*Plan members covered by BC MSP must register for BC Fair PharmaCare. Once you reach your assigned deductible and maximum, Fair PharmaCare will pay 100% of your eligible drug costs. If you're not registered, the AMS/GSS Plan will stop paying your drug claims once you reach the \$250 claims threshold. Register online at <https://my.gov.bc.ca/fpcare/registration/requirements> or, if you're 19 or over and already registered under a family account, call **Health Insurance BC (1-800-663-7100)** to set up an individual account.

If you're an out-of-province student, or an international student who doesn't meet the Fair PharmaCare eligibility criteria, provide Studentcare with proof of other provincial health care or a study permit in lieu of registration to ensure your drug claims won't be interrupted.

VISION UP TO \$300

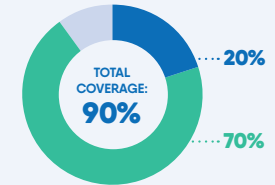
VISION COVERAGE	Amount Covered	Eligible Every
Eye Exam Must be performed by a licensed optometrist	\$50	2 POLICY YEARS
Eyeglasses and Contact Lenses Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	24 MONTHS
Laser Eye Surgery	\$150	1 POLICY YEAR

DENTAL UP TO \$750

● Insured Portion ● Studentcare Dental Network Savings

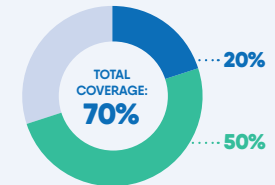
Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom teeth extractions



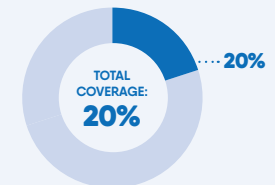
Basic Services

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



Major Restorative

- Crowns
- Bridges
- Posts



TRAVEL UP TO \$5,000,000

CARE ABROAD	Amount Covered	Eligible
Travel Health Coverage Visit www.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 LIFETIME
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?
WWW.STUDENTCARE.CA

Check online for updates related to COVID-19.

LIVE CHAT AND WEB REQUEST FORM AVAILABLE