

VCSA HEALTH & DENTAL PLAN FAQ



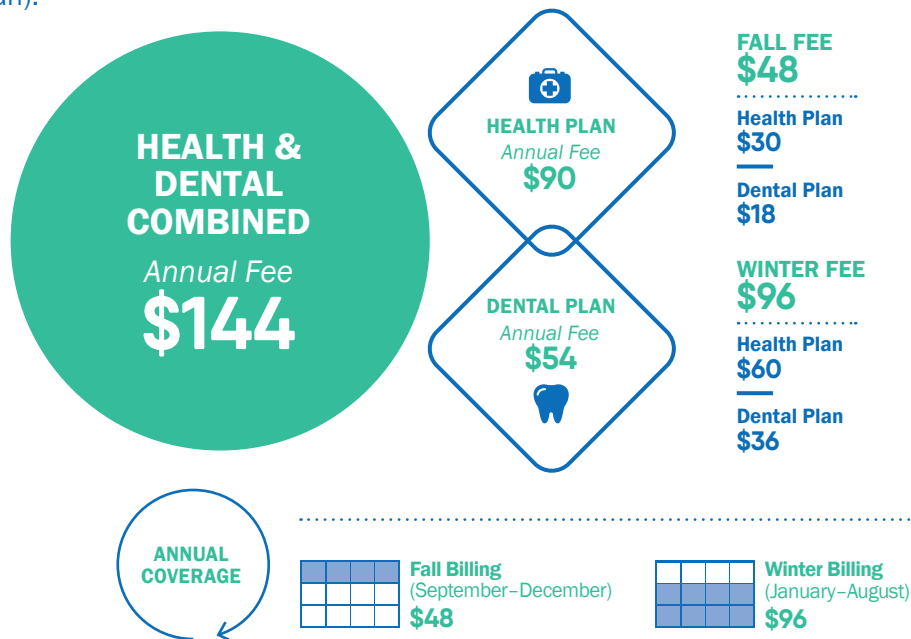
1. WHY A STUDENT HEALTH & DENTAL PLAN?

A growing number of important health-care services are not covered by provincial health care or a private insurance plan, such as ambulance fees, dental care, etc.

For many students, paying for these services can lead to financial hardship, while others cannot afford them at all. A student health and dental plan provided by your students' association will serve to fill the gaps in government health care, allowing you to maximize your overall coverage up to 100%.

2. HOW MUCH WILL IT COST?

The total fee will be \$144, with 1/3 of the cost charged during the autumn registration fee period and the remaining 2/3 charged during the winter registration fee period. The Plan will include health, dental, vision, and travel benefits for 12 months of coverage, as well as access to well-being resources through Empower Me and Virtual Health Care provided by Dialogue (part of the Health Plan), plus a Legal Protection Program (part of the Dental Plan).



3. WHO WILL BE AUTOMATICALLY ENROLLED?

All full-time and fin-de-DEC students who are members of the VCSA will be automatically enrolled in the VCSA Health & Dental Plan.

4. WHEN WILL THIS PLAN TAKE EFFECT?

September 1, 2021

5. WHAT WILL BE THE POLICY YEAR?

Students registered in the **Autumn Semester**: September 1, 2021 - August 31, 2022 (if you continue your studies in the Winter Semester)

Students who start in the **Winter Semester**: January 1 - August 31, 2022

6. WHAT WILL BE COVERED?

BENEFITS

ORAL CONTRACEPTIVES & ANTIDEPRESSANTS		Second payer
VACCINATIONS		100%, up to \$150/policy year
DIAGNOSTIC SERVICES		100%
AMBULANCE		100%
HEALTH PROFESSIONALS	CHIROPRACTORS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS	\$30/visit, up to \$300/policy year/specialist
EYE EXAM		\$30/policy year
EYEGASSES & CONTACT LENSES		\$75/24 months
TRAVEL		120 days/trip, \$5 million/lifetime
TRAVEL	TRIP CANCELLATION	\$1,500/trip
TRAVEL	TRIP INTERRUPTION	\$5,000/trip
LEGAL PROTECTION PROGRAM	TOLL-FREE ASSISTANCE HELPLINE	Access to a legal consultation service
LEGAL PROTECTION PROGRAM	HOUSING, EMPLOYMENT, ACADEMIC, HUMAN RIGHTS, CIVIL MEDIATION, SMALL CLAIMS	A lawyer will take charge of proceedings
DIALOGUE	VIRTUAL HEALTH CARE: CONNECT WITH NURSES AND PHYSICIANS VIA A MOBILE OR WEB APP	Anywhere in Canada
EMPOWER ME	WELL-BEING RESOURCES: CONFIDENTIAL SUPPORT SERVICE	Available 24/7
DENTAL	PREVENTIVE SERVICES (RECALL EXAMS, CLEANINGS)	50% 80%*
DENTAL	BASIC SERVICES (FILLINGS, ROOT CANALS, GUM TREATMENTS)	30% 50%*
DENTAL	ANNUAL MAXIMUM	\$500/policy year

*The percentage in green corresponds to the dental coverage when visiting a member of the Studentcare Dental Network.

YOU PAY \$144.00

7. WHAT ELSE WILL BE COVERED?

You'll also have access to the following benefits:

	Per policy year
DENTAL ACCIDENT	100%, UP TO \$5,000
ACCIDENTAL DEATH & DISMEMBERMENT	UP TO \$5,000
MEDICAL EQUIPMENT	100%, WHEN REQUIRED BY A DOCTOR
TUTORIAL SERVICE	\$25/HOUR, UP TO \$1,000
HOSPITALIZATION	100%
HOSPITAL CASH BENEFIT	\$50/DAY, UP TO 30 DAYS PER HOSPITALIZATION

8. WHAT IF I'M ALREADY COVERED BY ANOTHER PLAN?

If you're already covered by another plan, you'll be able to combine plans to maximize your overall coverage, up to 100%.

A parent's insurance plan could also stop covering you completely if you're a part-time student over 21 or a full-time student over 25.

9. WILL I BE ABLE TO ENROL MY FAMILY?

Yes. You'll be able to 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 will be eligible.



**ADD ONE DEPENDANT FOR
\$144**



**ADD UNLIMITED DEPENDANTS FOR
\$288**

10. IF I DON'T WANT TO BE COVERED, WILL I BE ABLE TO OPT OUT?

Yes. If you do not wish to be covered by the Plan, a secure online opt-out processing system, available at the beginning of each semester, will allow you to opt out without having to provide proof of alternative coverage.

Students will be able to choose to keep the Plan or opt out partially or entirely.

11. AFTER OPTING OUT, WILL I STILL HAVE TO PAY THE PLAN FEE?

The Plan fee will be automatically added to your tuition fees. If you decide to opt out partially or entirely, you'll have to pay your fees in full and later receive a refund from the Plan administrator, Studentcare.

12. WHY DO I HAVE TO OPT OUT IF I DON'T WANT COVERAGE? WHY CAN'T I JUST SIGN UP FOR HEALTH AND DENTAL INSURANCE ON AN INDIVIDUAL BASIS?

Individual insurance plans have always been available for purchase. These plans suffer from several drawbacks:

- A - They're very expensive—up to 10 times the cost of a student health and dental plan.
- B - They discriminate by sex and age.
- C - They exclude individuals with pre-existing illnesses (people who need a plan the most).

As a result, individual health and dental plans aren't a real solution. Experience shows that only group insurance programs can meet students' health and dental needs at a reasonable cost.

A student health and dental plan is a collective investment to ensure a minimum standard of health care for the student body.

13. HOW WILL I CLAIM BENEFITS?

You'll be able to send health and dental claims to the insurer through the following methods:

- Via the Studentcare mobile app, available for download from the App Store and Google Play
- By mail

14. WILL I HAVE ACCESS TO OTHER SERVICES AND DISCOUNTS?

Yes. Studentcare has developed the Studentcare Networks, networks of health professionals that offer additional discounts to students enrolled in the Plan, over and above any amount covered by the insurance portion of the Plan.

The following Studentcare Networks will provide additional discounts to VCSA Plan members: dental, vision, psychology, physiotherapy, and chiropractic.

You'll be covered for the insured portion of your Plan regardless of the health-care practitioner you chose. By consulting a Network professional, you'll get additional coverage.

15. WHERE CAN I GET MORE INFORMATION?

Call Studentcare at **514-687-3696** if you have questions.

