

VCSA HEALTH & DENTAL PLAN FAQ



YOUR VOTE, YOUR CHOICE

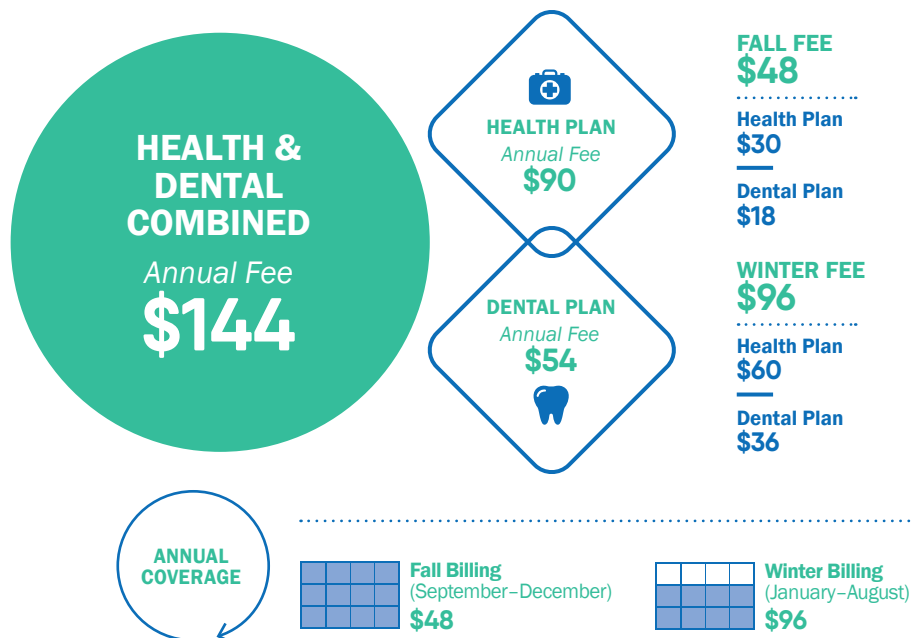
1. WHY A STUDENT HEALTH & DENTAL PLAN?

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 would serve to fill the gaps in government health care, allowing you to maximize your overall coverage up to 100%.

2. HOW MUCH WOULD IT COST?

The total fee would 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 would include health, dental, vision, and travel benefits for 12 months of coverage, as well as access to well-being resources through Empower Me, a Legal Protection Program, and virtual health care through Dialogue.



3. WHO WOULD BE AUTOMATICALLY ENROLLED?

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

4. WHEN WOULD THIS PLAN TAKE EFFECT?

September 1, 2021

5. WHAT WOULD 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 WOULD 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 WOULD BE COVERED?

You would 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 could 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. COULD I ENROL MY FAMILY?

Yes. You would 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 would be eligible.



ADD ONE DEPENDANT FOR
\$144



ADD UNLIMITED DEPENDANTS FOR
\$288

10. IF I DON'T WANT TO BE COVERED, COULD I 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, would allow you to opt out without having to provide proof of alternative coverage.

Students can choose to keep the Plan or opt out partially or entirely.

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

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

12. WHY WOULD 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 WOULD I CLAIM BENEFITS?

Health and dental claims could be sent 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. WOULD 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 would provide additional discounts to VCSA Plan members: dental, vision, psychology, physiotherapy, and chiropractic.

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

15. HOW CAN I VOTE?

If you're a VCSA member, you can vote through your Omnivox account from October 9 - 13, 2020.

16. WHERE CAN I GET MORE INFORMATION?

If you have any questions, visit www.vcsavanier.com for additional information.

