

All you need to know about coverage changes

What if I'm already covered?

Reasons to stick with your student Plan:

- Your parent's insurance plan could stop covering you completely if you're a student over 21.
- You can combine plans to maximize your overall coverage—up to 100%.

When can I change my coverage?

Submit an enrolment or opt-out request:

September students: Sept. 4 – 21, 2023

January students: Jan. 8 – 29, 2024

May students: Apr. 23 – May 14, 2024

July students: June 21 – July 3, 2024

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/CalgaryGSA for instructions.

+1 Add one dependant for **\$651.00** for full-year coverage

∞ Add unlimited dependants for **\$1,302.00** for full-year coverage

Family enrolment fees for 8, 4, or 2 months of coverage (for students who become eligible for the Plan in January, May, or July) are available online.

Opting out

1. Use the secure online opt-out processing system at www.studentcare.ca/CalgaryGSA to opt out of the health portion, the dental portion, or the Plan in its entirety.
2. Upload proof of your alternative health and/or 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. Receive a credit to your student account shortly after the Change-of-Coverage Period.

Submit claims quickly and easily

Claim through the **Omni™ mobile app** or Desjardins Insurance's online portal.

Omni™ and the Omni logo are trademarks of Desjardins Financial Security Life Assurance Company, used under licence by Studentcare.



Claim forms are also available online at www.studentcare.ca/CalgaryGSA.

Save more money!

Get access to special offers on health-care services when visiting professionals from the Physiotherapy, Vision, Psychology, Pharmacy, and Dental Networks.

Exclusive savings from Network Partners

Dental care:

30% off dental services, including checkups, cleanings, and fillings



\$100 off Standard LASIK* (\$50 off per eye)

\$200 off Custom LASIK* (\$100 off per eye)

*Certain conditions apply.

Independent vision specialists

30% off prescription eyeglasses, up to \$75

Discounts on eye exams and contact lenses



20% off select regularly priced Rexall brand non-prescription products*

*Certain conditions apply.



Preferred rates on 50-minute adult therapy or coaching sessions

Mental Health & Wellness

Empower Me

Powered by Dialogue



A student assistance program providing mental health and wellness services 24/7

Virtual Health Care

HI

Powered by Dialogue



Virtual health care that connects you with nurses and physicians from anywhere in Canada

Questions?
www.studentcare.ca/CalgaryGSA



Scan the QR code for more details on your Plan.

Please note: The information contained in this guide may be subject to change. Check www.studentcare.ca/CalgaryGSA for the most up-to-date Plan information.

STUDENTCARE_INFOGUIDE_CALGARY_GSA_09-23



STUDENTCARE

We've got you covered

2023-2024

Your GSA Student Health & Dental Plan

Coverage information for students beginning their studies in the following intake periods:

September 2023 May 2024
January 2024 July 2024

Group Numbers

Health, vision, and dental: Q1204 (Desjardins Insurance)

Travel: 97180 (Securian Canada)

All you need to know about your Plan

What is a Health & Dental Plan?

- Extended health and dental coverage that can help fill gaps in provincial health care and other basic health-care programs
- Service provided by your students' association, the GSA, and administered by Studentcare, the leading provider of student health and dental plans in Canada

Who's covered?

Students automatically covered by the GSA Health & Dental Plan:

Eligible full-time graduate students registered in classes, including full-time MBA students

Note: The Plan policy year ends on Aug. 31 for all eligible students.

Students in September are automatically assessed Plan fees for a full 12 months of coverage. Students who become eligible (e.g. begin full-time studies) in January, May, or July are assessed pro-rated fees for the remainder of the current policy year, until Aug. 31. After the initial pro-rated fees, they'll be charged for a full year of coverage each September of their program moving forward.

Certain exceptions exist. Please check your student account to confirm if you've been charged the Plan fees.

Students who may be eligible to enrol themselves in the Plan:

Part-time, distance, visiting, and Executive MBA students

Find out more at www.studentcare.ca/CalgaryGSA.

How much does it cost?

Health & Dental Plan Combined

Annual Fee (Sept. - Aug.)

\$651.00

Health: \$343.00
Dental: \$308.00

Jan. 2024 Fee
(Jan. - Aug.)
\$434.00

Health: \$228.67 + Dental: \$205.33

May 2024 Fee
(May - Aug.)
\$217.00

Health: \$114.33 + Dental: \$102.67

July 2024 Fee
(July - Aug.)
\$108.50

Health: \$57.17 + Dental: \$51.33

If you're an eligible student in September, the Plan fee for coverage from Sept. 1 - Aug. 31 will be automatically included in your tuition and other fees. New January, May, and July students pay a pro-rated fee for coverage until Aug. 31. Find more details online.

What are my Group Numbers?

Health, vision, and dental: **Q1204** (insured by Desjardins Insurance)

Travel: **97180** (Canadian Premier Life Insurance Company, which operates under the brand name Securian Canada, is the underwriter of this product.)

Health & Dental Plan benefits



Health Over \$10,000

	Per Visit/ Purchase	Per Policy Year
Prescription Drugs and Vaccinations Covers medications on the Alberta Drug Benefit List	UP TO 80%	\$10,000
Psychologist/Master of Social Work/Registered Clinical Counsellor	100%	\$500
Registered Massage Therapist Requires a referral from an MD	100%	COMBINED MAXIMUM OF \$325
Podiatrist/Chiropracist Covers consultation appointments only	100%	
Chiropractor	100%	
Speech Therapist Requires a referral from an MD	100%	
Naturopath Covers consultation appointments only	100%	
Osteopath/Physiotherapist Includes one x-ray per policy year Requires a referral from an MD	\$60	

PLUS! Dental accident, ambulance, medical equipment, and more



Vision Over \$350

	Amount Covered	Eligible Every
Eye Exam	\$75	24 months
Eyeglasses and Contact Lenses	\$150	24 months
Laser Eye Surgery	\$150	1 policy year

Please note: The information contained in this guide may be subject to change. Check www.studentcare.ca/CalgaryGSA for the most up-to-date Plan information.

Questions?

www.studentcare.ca/CalgaryGSA



Dental Up to \$850

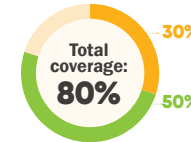
● Insured portion*

● Studentcare Dental Network savings

Preventive Services
Recall exams, cleanings, scaling**

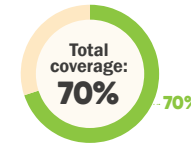
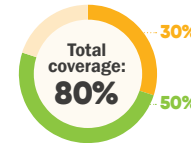
Basic Services
Fillings, oral surgery

Basic Services
Endodontics (root canals), periodontics (gum treatments)



Major Restorative
Crowns, pins, posts

Denture Maintenance



*You're covered for the insured portion of your Plan regardless of which dentist you choose. However, by consulting a Network member, you can get an additional 30% in savings, which will give you up to 100% coverage for eligible dental costs.

** Scaling and root planing are covered up to a combined maximum of 4 units per policy year.

Please note that there is a deductible of \$20 per person or \$40 per family per policy year. Visit www.studentcare.ca/CalgaryGSA for complete details.



Travel Up to \$5,000,000

	Amount Covered	Eligible
Care Abroad Includes coverage for the duration of a student exchange/internship	120 days	per trip
Medical Incident In case of a medical emergency Includes eligible COVID-19 medical expenses	\$5,000,000	per lifetime
Trip Cancellation Pre-paid, non-refundable trip expenses in case of a medical emergency or an eligible Travel Advisory	\$3,000	per trip
Trip Interruption In case of a medical emergency or an eligible Travel Advisory	\$7,500	per trip