

## Exclusive Savings from Studentcare Network Partners\*

**Your Plan Coverage**  
You're covered for the insured portion of your Plan regardless of which licensed health-care practitioner you choose.

**Studentcare Networks**  
By consulting a Network member, you'll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:

70% + 30% Total Coverage: 100%

## Save More with Network Members

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**\$150 off\***  
eyeglasses

**10% off\***  
contact lenses

\*Certain conditions apply.

**LASIK MD**  
VISION

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

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

\*Certain conditions apply.

**Discover more partners online!**  
Dentists, physiotherapists, and chiropractors

**Studentcare Montreal Vision Network**

**\$80**  
eye exams\*

**\$75 off**  
prescription eyeglasses  
(frames and lenses)

\*Certain conditions apply.

**PSYMONTRÉAL**

**\$30 discount**  
on a regular 50-minute adult  
therapy or coaching session

\*Studentcare and the insurers do not endorse or assume any responsibility with respect to the use of their services.

## An Essential Service on Campus

As an undergraduate student in the Fall or Winter Term at McGill University and a member of the MCSS who is paying tuition fees at either Canadian or Quebec rates, you have access to one of the most important services on campus, the MCSS Student Health & Dental Plan. It covers many benefits not provided by provincial health-care programs, like vision care, dental care, and travel care abroad. International undergraduate students beginning in the Fall or Winter Term are automatically covered by the Dental Plan only. Visit [www.studentcare.ca](http://www.studentcare.ca) for more details on eligibility.

We invite you to verify if you're already covered by another plan (through an employer, parent, or spouse). If so, the student Plan can still be of interest to you, as you can be reimbursed the remaining eligible fees (partially or fully) through your secondary plan.



**Desjardins Insurance**  
PO Box 3950  
Levis, Quebec G6V 8C6  
**1-866-647-5013**  
Health, vision, and dental benefits are insured by Desjardins Insurance.  
**Group Number: Q1101**  
Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Please note that The Essentials and HI are not insurance products. To determine if these products are right for you, for more details, or to contact a licensed insurance representative, visit [www.studentcare.ca](http://www.studentcare.ca).

## Questions? Contact Us

[www.studentcare.ca](http://www.studentcare.ca)



Scan the QR code for more details on your Plan.

**NOTE:** This document provides a summary of Plan benefits. It is not a complete description of coverage, restrictions, and exclusions. Please visit [www.studentcare.ca](http://www.studentcare.ca) to learn about all the applicable conditions and exclusions.



**Securian Canada**  
1400-25 Sheppard Avenue West  
Toronto, Ontario M2N 6S6  
**1-866-969-5949 for coverage information**  
**1-888-852-2419 or 1-514-904-4730 for claims**  
Travel coverage is underwritten by Canadian Premier Life Insurance Company.  
**Group Number: 97180**  
Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company. For more information visit [www.securiancanada.ca](http://www.securiancanada.ca) or call **1-844-894-0378**.

## Submit claims quickly and easily

Register on the **Omni™ mobile app** or Desjardins Insurance's online portal. Access your Pay-Direct Card, which lets you get claims processed immediately, and submit eligible types of claims online.

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



## OUR ENVIRONMENTAL COMMITMENT ON PAPER

This document contains 100% post-consumer fibre, Certified EcoLogo, Processed Chlorine Free, and FSC® Certified Recycled. Manufactured using biogas energy.



Macdonald Campus  
Students' Society



**STUDENTCARE**

**Make the most out of it**

2023-2024

## Your MCSS Student Health & Dental Plan

### Group Numbers

**Health, vision, and dental: Q1101**  
(Desjardins Insurance)

**Travel: 97180**  
(Securian Canada)

STUDENTCARE\_BRO\_MCSS\_09-23

## Providing Quality Coverage

### Health Plan

 **Health  
Over \$10,000**

Prescription drugs  
Vaccinations  
Psychologists  
Physiotherapists

Chiropractors  
Ambulance  
and more!

 **Vision  
Over \$250**

Eye exam  
Eyeglasses and contact lenses  
Laser eye surgery

### Travel Plan

 **Care Abroad  
Up to \$5,000,000**

120 days per trip, up to \$5,000,000 per lifetime (includes eligible COVID-19 medical expenses), trip cancellation and trip interruption in the event of a medical emergency or an eligible Travel Advisory

For a complete description of your coverage and to obtain your certificate number, visit [www.studentcare.ca](http://www.studentcare.ca).

**What are you waiting for?  
Make the most out of it!**

### Dental Plan

 **Dental  
Up to \$750**

Checkups  
Root canals

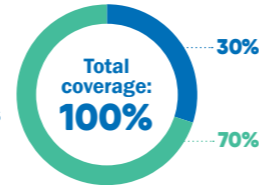
Cleanings  
Extractions

Fillings  
and more!

 Insured Portion  Studentcare Dental Network Savings

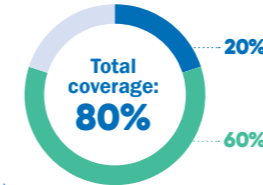
#### Preventive Services

- Recall exams
- Cleanings
- Impacted wisdom tooth extractions



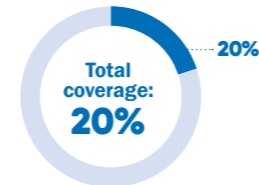
#### Basic Services, Endodontics & Periodontics

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




#### Major Restorative

- Crowns
- Bridges
- Posts



## Change-of-Coverage & Opt-Out Periods

 **Fall Term students:**  
Aug. 14 – Sept. 29, 2023\*

**New Winter Term students only:**  
Dec. 11, 2023 – Jan. 31, 2024\*

### Health & Dental Plan

The Plan is a non-mandatory automatic contribution.

\***Early Bird!** If you complete your opt out before **Aug. 28, 2023** (Fall Term students) or before **Jan. 2, 2024** (new Winter Term students), you can have the Plan fee reversed from your student account before the tuition fee payment deadline.

All opt outs or coverage changes can be completed online at [www.studentcare.ca](http://www.studentcare.ca). You can request an annual opt out.

### The Essentials (Legal Care Program) & HI (Virtual Health Care)

See [www.studentcare.ca](http://www.studentcare.ca) for opt-out procedures.

## At a Great Price

### Check it out!



Visit [www.studentcare.ca](http://www.studentcare.ca) for self-enrolment fees.

\*This is an annual Plan. Students will therefore be covered for one year. If you begin your studies in the winter, you may make an opt-out or change-of-coverage request in the Winter Term.

 **Fall 2023 Combined Fee**  
(September – August)  
**\$262.97**

 **Winter 2024 Combined Fee**  
(January – August)  
**\$175.31**

**Health Plan: \$66.28**  
**Dental Plan: \$109.03**

## Introduce me to your family

### Enrol loved ones for less

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](http://www.studentcare.ca) for instructions.

 **Add one dependant for**  
**\$328.74**  
for full-year coverage\*

 **Add unlimited dependants for**  
**\$617.97**  
for full-year coverage\*

\*Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2024 for new Winter Term students are available at [www.studentcare.ca](http://www.studentcare.ca).

## Plus: more services designed to support students

Virtual Health Care

**HI**

Powered by Dialogue

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

Annual Fee: **\$44.84**  
Winter 2024 Fee: **\$29.90**

For eligibility details, see [www.studentcare.ca](http://www.studentcare.ca).

Legal Care Program

**The Essentials**

A consultation service for all your legal questions, and legal representation for disputes related to housing, employment, academic rights, and more

Annual Fee: **\$30.00**  
Winter 2024 Fee: **\$20.00**