

# 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?

**Fall Term** (enrolments and opt outs):  
Aug. 12 – Sept. 18, 2024\*

**Spring Term** (enrolments for new students only):  
Jan. 6 – 31, 2025

**Summer Term** (enrolments for new students only):  
Apr. 22 – May 20, 2025

\***Early Bird!** If you complete your opt out before Aug. 16 at 4 pm PT, you can have the Plan fee reversed from your student account by the tuition fee payment deadline.

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

**+1** Add one dependant for **\$430.27** for full-year Improved Plan coverage

**∞** Add unlimited dependants for **\$717.11** for full-year Improved Plan coverage

Family enrolment fees for coverage from Jan. 1 – Aug. 31, 2025 (for new Spring Term students) and from May 1 – Aug. 31, 2025 (for new Summer Term students) are available online.

## Opt outs & coverage changes

1. Use the secure online opt-out system at [www.studentcare.ca](http://www.studentcare.ca) to **opt out** of the health and/or dental portion of the Improved Plan or **opt down** to the Basic Plan.
2. If you're opting out, 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 on the go

Claim through your Member Profile account, via the Pacific Blue Cross mobile app or online! Download the app from the **App Store** or **Google Play**, or sign up at <https://service.pac.bluecross.ca/member/login>.



## Save more money!

- **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:



## Exclusive savings from Network Partners

**Rexall**  
New & Improved!  
**Coverage of up to 100%\*** on your out-of-pocket prescription drug costs (max \$40)  
**25% off** regular priced Rexall corporate brands when you link your Be Well™ account with Rexall's Preferred Perks Program\*  
\*Certain conditions apply.

**Vancouver Studentcare Vision Network**  
**\$75 off** select prescription eyeglass models  
**\$70** eye exams

**LASIK MD**  
**\$400 off Custom LASIK\*** (\$200 off per eye)  
**\$100 off Standard LASIK\*** (\$50 off per eye)  
\*Certain conditions apply.

and more!  
Dentists, physiotherapists, chiropractors, and gender-affirming care practitioners

**Specsavers**  
**\$70 eye exams** including OCT Scan  
**10% off** contact lenses  
Select range of eyeglass models from **only \$69**  
Certain conditions apply.

**PSYVITALITY**  
Preferred rates on 50-minute adult therapy or coaching sessions

**Plus: more services designed to support students**

**Mental Health & Wellness**  
**Empower Me**  
Powered by Dialogue  
A student assistance mental health and wellness services 24/7

**2SLGBTQIA+ Support**  
**Gender Affirmation Care** **New!**  
Coverage for gender-affirming medical care and legal assistance for students on their gender affirmation journeys



2024-2025

# Your CSU Student Health & Dental Plan

**NEW!**  
Choose your coverage level: **Improved Plan** or **Basic Plan**

## Policy/Group Numbers

**Health, vision, and dental: 43997**  
(Pacific Blue Cross)

**Travel: 97180**  
(Securian Canada)

## Questions?

604-924-6446  
[www.studentcare.ca](http://www.studentcare.ca)



Scan for Plan details



Make the most out of it

# 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' union, the CSU, and administered by Studentcare, the leading provider of student health and dental plans in Canada

## Who's covered?

Most full-time students (i.e. students enrolled in 9 or more credits) in the Fall Term who are CSU members are automatically covered by the CSU **Improved** Health & Dental Plan. This includes:

- Full-time students studying at the Squamish and Sechelt campuses
- Students taking online courses
- Students attending courses at other off-campus locations


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

Part-time students and new Spring or Summer Term students may be eligible to enrol themselves in the Plan. Find out more at [www.studentcare.ca](http://www.studentcare.ca).


## How much does it cost?

**IMPROVED**  
Health &  
Dental Plan  
Combined

Annual Fee  
**\$286.84**



**Health Plan**  
Annual Fee  
**\$119.03**



**Dental Plan**  
Annual Fee  
**\$167.81**

### Looking for a different level of coverage?

Try the Basic Plan (lower coverage at a lower cost) for \$248.05. See [www.studentcare.ca](http://www.studentcare.ca) for details.

If you're automatically covered, the Improved Plan fee for coverage from Sept. 1 – Aug. 31 is included in your tuition and other fees. New students who enrol themselves in the Spring or Summer Term pay pro-rated fees for coverage until Aug. 31. Find more details online.

## What are my Policy/Group Numbers?

**Health, vision, and dental: 43997** (insured by Pacific Blue Cross)  
**Travel: 97180** (Canadian Premier Life Insurance Company, which operates under the brand name Securian Canada, is the underwriter of this product.)

**Gender Affirmation Care:** See [www.studentcare.ca](http://www.studentcare.ca) for your Group Number (medical coverage insured by GreenShield).

# Health & Dental Plan benefits

## Health Over \$10,000

	Basic Plan Per Visit / Purchase	Improved Plan Per Visit / Purchase	Per Policy Year
<b>Prescription Drugs*</b>	80%	80%	∞
<b>Vaccinations</b>	100%	100%	\$150
<b>Mental Health Practitioner</b> Registered Psychologist, Master of Social Work, Registered Clinical Counsellor, or Canadian Certified Counsellor	100%	100%	<b>Basic: \$900</b> <b>Improved: \$1,000</b>
<b>Massage Therapist</b> Requires a referral from an MD	\$40	80%	\$400
<b>Chiropractor</b> Includes one x-ray per policy year	\$25	80%	\$250
<b>Physiotherapist</b>	\$40	80%	\$400
<b>Naturopath</b>	\$25	80%	\$250
<b>Osteopath</b> Includes one x-ray per policy year	\$25	80%	\$250
<b>Podiatrist/Chiropraxist</b> Includes one x-ray per policy year	\$25	80%	\$250
<b>Speech Therapist</b>	100%	100%	\$250

Reasonable and customary amounts may apply.

**NEW! Critical Illness Insurance** (included in both the Improved Plan & the Basic Plan): Up to \$5,000 in case of a critical medical condition or injury. See the details at [www.studentcare.ca](http://www.studentcare.ca).

**PLUS! Home nurse, tutorial service, ambulance, dental accident, medical equipment, and more**

\*Plan members covered by BC MSP must register for BC Fair PharmaCare, a provincial drug program, to maximize overall drug coverage and ensure their claims won't be interrupted once they reach the student Plan drug claims threshold. Find instructions and your threshold amount at [www.studentcare.ca](http://www.studentcare.ca).

## Vision Over \$150

	Basic Plan Amount Covered	Improved Plan Amount Covered	Eligible Every
<b>Eye Exam</b>	1 (up to \$50)	1 (up to \$50)	24 months
<b>Eyeglasses and Contact Lenses</b>	\$125	\$125	24 months

Scan for a summary of benefits



### Questions?

604-924-6446  
[www.studentcare.ca](http://www.studentcare.ca)

## Dental Up to

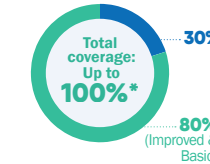
\$700

\$750

- Insured portion
- Studentcare Dental Network savings

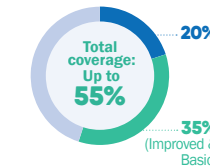
### Preventive Services

- Recall exams
- Cleanings



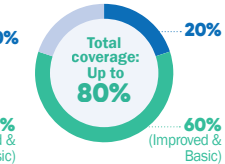
### Basic Services

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



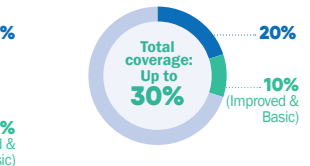
### Preventive/Basic Services

- Impacted wisdom tooth extractions

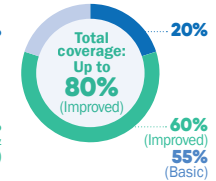


### Major Restorative

- Crowns
- Bridges
- Posts



### Fillings



\*Note that total coverage can't exceed 100%.

## Travel Up to \$5,000,000

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