

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

greiche & scaff

\$150 off*
eyeglasses

10% off*
contact lenses

*Certain conditions apply.

LASIK MD
VISION

\$400 off
Custom LASIK*
(\$200 off per eye)

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

*Certain conditions apply.

and more!
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

An Essential Service for Students

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 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.

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



Securian Canada
1400-25 Sheppard Avenue West
Toronto, Ontario M2N 6S6
1-888-852-2419 or 1-514-904-4730 for claims
Group Number (travel): 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. Trip Cancellation and Trip Interruption/Trip Delay benefits are underwritten by Canadian Premier General Insurance Company. All other benefits are underwritten by Canadian Premier Life Insurance Company. For more information visit www.securiancanada.ca or call **1-844-894-0378**.

Questions? Contact Us

Scan for
Plan details



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.

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 to learn about all the applicable conditions and exclusions.



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.

STUDENTCARE_BRO_MCSS_09-24



Macdonald Campus
Students' Society

2024-2025

Your MCSS Student Health & Dental Plan

Group Numbers

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

Travel: 97180
(Securian Canada)



Make the most out of it

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

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, trip cancellation and trip interruption in the event of a medical emergency

Scan for a
summary of
benefits



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

Full-year fee: **\$44.84**
Winter 2025 fee: **\$29.90**

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

Full-year fee: **\$30.00**
Winter 2025 fee: **\$20.00**

For eligibility details, see www.studentcare.ca.

Dental Plan

 **Dental
Up to \$750**

Checkups
Root canals

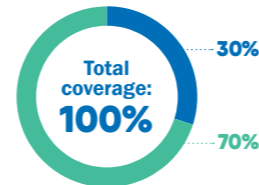
Cleanings
Extractions

Fillings
and more!

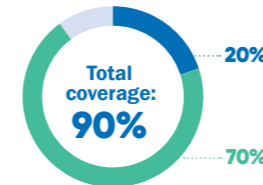
 Insured Portion  Studentcare Dental Network Savings

Preventive Services

- Recall exams
- Cleanings

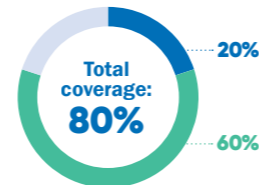


Impacted Wisdom Tooth Extractions



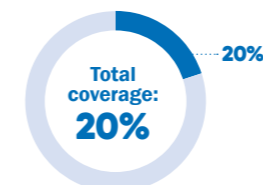
Basic Services, Endodontics & Periodontics

- 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. 27, 2024*

New Winter Term students only:
Dec. 11, 2024 – Jan. 30, 2025*

Health & Dental Plan

The Plan is a non-mandatory automatic contribution.

***Early Bird!** If you complete your opt out by **Aug. 25, 2024** (Fall Term students) or by **Jan. 2, 2025** (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. You can request an annual opt out.

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

See www.studentcare.ca for opt-out procedures.

At a Great Price

Check it out!

Health & Dental Plan Combined
Annual Fee*
\$262.97

 **Health Plan
Annual Fee
\$99.42**

**Dental Plan
Annual Fee
\$163.55**

Visit 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 can submit an opt-out or change-of-coverage request in the Winter Term.

 **Fall 2024 Combined Fee**
(September–August)
\$262.97

 **Winter 2025 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 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, 2025 for new Winter Term students are available at www.studentcare.ca.