

BY USING THE HEALTH PRACTITIONER NETWORKS YOU'LL HAVE MORE MONEY IN YOUR POCKET!



VISIT WWW.IHAVEAPLAN.CA TO FIND A PRACTITIONER

You're covered for the insured portion of your Plan regardless of the health practitioner you choose. By consulting a Network member, you'll get additional coverage.

VISION NETWORK

UP TO 70% OFF CONTACT LENSES AND DESIGNER GLASSES

Save up to 70% at Clearly Contacts, Canada's largest online retailer of contact lenses and eyeglasses. As a Health Plan member, you can say goodbye to headaches and eye strain by receiving an additional 10% off selling prices—just visit www.clearlycontacts.ca and enter coupon code **STUDENTCARE2** at checkout.

UP TO \$150 FOR PRESCRIPTION EYEGLASSES

When visiting an optometrist or an optician who is part of the Vision Network, you save at least 30% on prescription eyeglasses. By combining these savings with your Plan's insured coverage of \$75 for eyeglasses, you can save up to \$150. Vision Network members also offer savings on the cost of eye exams and contact lenses.

UP TO \$350 IN COVERAGE FOR LASER EYE SURGERY FROM LASIK MD

LASIK MD offers a discount of \$50 per eye on Standard LASIK and \$100 per eye on Advanced Custom Wavefront. This is in addition to the \$150 covered by your Plan for laser eye surgery. For more information, visit www.lasikmd.com/ihaveaplan.

DENTAL NETWORK

90% TO 100% IN DENTAL COVERAGE

Your Plan covers 70% of your dental costs and by visiting a Network dentist, you will receive an additional 20% to 30% off regular dental services, enabling you to get up to 100% coverage. Some Network dentists also offer the pay-direct service.

studentcare.net/works
1134 St. Catherine Street West, Suite 700
Montreal, Quebec H3B 1H4
Toll-free: 1 877 795-4422



A WORD FROM YOUR STUDENTS' COUNCIL

Welcome to Your Plan!

To help students pay for the health services they need, a collective health and dental plan has been put in place by your students' council. This group Plan is unique in that it helps fill the gaps in provincial health care, while offering coverage that is often **3-5 times less expensive than other plans**. The coverage includes health, dental, vision, and travel benefits. It covers the unexpected and provides you with preventive care services to keep you in good health.

Since its inception, the Plan has saved its members millions of dollars and has helped thousands of students.

As a student at the Canadian Memorial Chiropractic College and a member of the Students' Council, you're automatically covered by the CMCC Students' Council Health & Dental Plan.

To minimize paper use and its impact on the environment, this document provides a basic outline of the coverage available to you through your student Plan. A complete list of benefits and details is available at www.ihaveaplan.ca.

Best of luck for a safe and healthy year.

Hafeez Merani, President
Canadian Memorial Chiropractic College Students' Council

Andrew McEwan, Vice-President
Canadian Memorial Chiropractic College Students' Council

Your Health & Dental Plan at a Glance

Group Name: CMCC Students' Council Health & Dental Plan
Group Number (Health & Dental Benefits): 50159
Insurance Company (Health & Dental Benefits): Sun Life Assurance Company of Canada (Sun Life)
Group Number (Travel Benefits): 7488
Insurance Company (Travel Benefits): Blue Cross
For Information: www.ihaveaplan.ca or 1 877 795-4422

Change-of-Coverage Period: Opt outs and enrolments **Aug. 25 – Sept. 15, 2011**

NOTE: This document is intended as a basic explanation of the benefits available to you through the CMCC Students' Council Health & Dental Plan. It summarizes the important features of your group plan and does not, in itself, constitute a contract. In accordance with our commitment to sustainability, this document may not be printed and mailed in future years. For more information, visit www.ihaveaplan.ca.

Need Help? www.ihaveaplan.ca

CHANGE OF COVERAGE

Visit www.ihaveaplan.ca and follow the on-screen instructions for enrolments or opt outs.

Enrolment

The CMCC Students' Council Health & Dental Plan gives you the option to enrol your family (spouse and/or dependants). Enrolments must be completed during the Change-of-Coverage Period.

Coverage for You and Your Family

Enrolment Period
Aug. 25 – Sept. 15, 2011
(full-year coverage)

Full-year fee for family (spouse + unlimited number of children): **\$720.00**

Full-year fee for spouse/partner or one child: **\$360.00**

Opt Out

If you're already covered by an equivalent health and/or dental plan (such as a parent or spouse's employee benefit plan), you can opt out at www.ihaveaplan.ca and receive a cheque for the amount of the Plan. However, please note that your student Plan provides certain benefits not available through other insurance plans, such as vaccinations, vision, and travel. You can't opt out if you're only covered by OHIP or equivalent primary health-care coverage. Opt outs must be completed during the Change-of-Coverage Period.

Change-of-Coverage Period

Aug. 25 – Sept. 15, 2011

Detach this section and use this card in conjunction with your student ID card.

studentcare.net/works
1134 St. Catherine Street West
Suite 700
Montreal, Quebec H3B 1H4
1 877 795-4422



If you're covered, use this card in conjunction with your student ID card.



ihaveaplan.ca

Student's signature

Detach & Keep Your Pay-Direct Card

Stay Connected It's Your Plan

Go online to find out how you can make the most out of your Plan.

- Instructions on how to claim
- Deadlines for submitting claims
- Plan coverage details
- Links to important documents, such as claim forms and your travel health passport
- Network offers to save you even more money on health-care costs!

Watch the online videos.

▶ My Privacy. My Plan.
Helps pay for health-care costs, while giving you complete control.

▶ Next Step: Dream Trip
Discover the value of your Travel Plan.

▶ Health-Care Networks
How to save even more on your health-care costs.

Learn more at www.ihaveaplan.ca



ihaveaplan.ca

Your CMCC Students' Council Health & Dental Plan

Your Student Plan Offers Great Coverage at the Best Price

HEALTH COVERAGE

More Than \$10,000 in Health-Care Coverage

With this collective approach to health care, health benefits and services are more accessible and more affordable, so that you can get the treatment you need.

Prescription drugs: 70%

Vaccinations: 100%, up to \$150 per policy year

Health practitioners (massage therapists, naturopaths, osteopaths, etc.):

- \$300 per category of practitioner per policy year

For a complete list of benefits and details, visit www.ihaveaplan.ca.

- Visits to massage therapists require a referral by an MD or a chiropractor

For a list of health practitioners covered by the Plan and for complete benefit details, visit www.ihaveaplan.ca.

TRAVEL COVERAGE

120 Days per Trip and up to \$5,000,000

You are covered for up to 120 days per trip and up to a maximum of \$5,000,000 per incident. Travel health coverage includes hospital, physician, and other services for emergency treatment of an injury or illness while travelling outside of the province in which you reside (including international travel). Please note that travel health coverage does not apply to international students travelling to their home country.

Trip cancellation: up to \$1,500 per trip for pre-paid, non-refundable trip expenses in case of a medical emergency.

Trip interruption: up to \$5,000 in case of a medical emergency for each trip you take during the policy year.

Exchange/internship students: students who are leaving on a recognized academic exchange or who are participating in an internship as part of their studies can benefit from travel health coverage for the duration of the exchange or internship, as well as for the first 120 days of their trip and for 120

days after the end of their exchange or internship as long as they remain covered for the applicable policy years. You must notify studentcare.net/works before leaving on an exchange.

Anywhere in the world: in addition to travel health coverage, your health and dental benefits can be used anywhere in the world.

Before leaving: if you're planning to travel, download a Travel Information Brochure at www.ihaveaplan.ca for complete details on benefits, coverage, and telephone numbers for emergency assistance.

Similar travel plans can cost over \$500. Visit www.ihaveaplan.ca/travel to compare.

VISION COVERAGE

Up to \$275 in Vision Coverage

Your Plan covers the cost of eye exams, new or replacement eyeglasses or contact lenses, and laser eye surgery. You can also get additional coverage through the Studentcare Vision Network.

\$50 per policy year for eye exams

\$75 per 24 months for new or replacement eyeglasses or contact lenses

\$150 per policy year for laser eye surgery



► **Already Covered by Another Plan? Weigh the Costs and Benefits**

Your student Health & Dental Plan may provide better value:

- Being enrolled as a dependant in a parent or spouse's employee benefit plan usually requires your family member to pay additional costs to have you covered.
- Most plans also have limited vision coverage and don't cover vaccinations, which may be mandatory for your academic program.
- Coverage under most parents' plans ceases once you are no longer a full-time student or when you turn 26.
- You may want to check your current coverage. By combining both plans, you can maximize your overall coverage—up to 100%—and eliminate out-of-pocket costs!
- Most private plans offer limited to no travel coverage. Your student Plan covers you for 120 days per trip and includes coverage for trip cancellation and trip interruption. Similar travel plans can cost over \$500.

The Member Services Centre is there to assist you. Give us a call at 1 877 795-4422 if you would like more information on combining plans.

DENTAL COVERAGE

Up to \$500 in Dental Coverage

You have access to preventive care with a plan that offers \$500 coverage for dental visits per policy year. Your Plan covers 70% of your dental costs. You can also get additional coverage through the Studentcare Dental Network.

	Insured Portion	Dental Network Savings	Total Coverage
Preventive Services recall exams, cleanings, extraction of impacted teeth,	70%	30%	100%
Basic Services fillings, oral surgery, endodontics (root canal), periodontics (gum treatment)	70%	20%	90%
Major Restorative crowns, bridges, posts	Not Covered	20%	20%

Visit www.ihaveaplan.ca for complete details.

► **Use Your Pay-Direct Card for Prescription Drugs**

By presenting the Pay-Direct Card with your valid student ID card, you can fill your prescriptions at most Canadian pharmacies. The pharmacist will be able to process the claim immediately, so you won't have to pay the full amount up front and wait to be reimbursed.

Use of this card authorizes Sun Life and studentcare.net/works, their agents and service providers to collect, use, and disclose information about me, my spouse, or dependants to any person or organization including the pharmacy, health-care practitioners, institutions, investigative agencies and insurers for the purposes of underwriting, administration, audit, paying claims, and patient safety. If I am a spouse or a dependant, my information will be shared with the Plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.

Detach this section and use this card in conjunction with your student ID card.

CMCC STUDENTS' COUNCIL
HEALTH & DENTAL PLAN
Pay-Direct Card
Group number: 50159

Sun Life Assurance Company of Canada

Information for the pharmacist:
Please access the «ASSURE» system and enter in the following information:
Carrier no 16, group number 050159, student ID number: 0000 (6-digit student ID number) 01

Detach & Keep Your Pay-Direct Card



ihaveaplan.ca

For future graduates

Discover Continuum

THE CONTINUATION OF AFFORDABLE INSURANCE COVERAGE
ONCE YOUR STUDENT PLAN ENDS

An affordable health, dental, vision, and emergency travel assistance insurance Plan designed for students who will be completing their studies this year.

Will you be completing your studies this year? Once your coverage ends, consider Continuum.

Similar to your student Plan, Continuum offers affordable insurance coverage for you and your family. Students that are covered by the CMCC Students' Council Health & Dental Plan could benefit from the Continuum Plan without providing proof of good health. Visit the Continuum website for full details on coverage and eligibility.



OUR ENVIRONMENTAL COMMITMENT ON PAPER
This document contains 100% post-consumer fiber, Certified EcoLogo, Processed Chlorine Free and FSC Recycled. Manufactured using biogas energy.



Every ton of Rolland Enviro 100 Print paper used in place of virgin paper helps our environment in the following ways:
» Saves the equivalent of 17 mature trees
» Reduces solid wastes by 490 kg
» Reduces the quantity of water used by 46,352 litres
» Reduces air emissions by 1,076 kg
» Reduces natural gas consumption by 70 m³ by using biogas

Need Help? www.ihaveaplan.ca

► **Your Policy Year & Fee 99¢ per Day**



Cover the ones you love. See 'Enrolment' on the other side.

If you are automatically enrolled, the cost of the Plan is part of your student fees. You're responsible for verifying if you are automatically covered by checking your tuition statement or by visiting www.ihaveaplan.ca.

Full-year coverage: \$360.00 (Sept. 1, 2011 – Aug. 31, 2012)
The breakdown is \$185.67 for Health and \$174.33 for Dental coverage.

COMPARE	CMCC Students' Council Health & Dental Plan:	
		\$360.00
	Employee Plan*:	\$619.00
	Private Plan*:	\$906.00

*This comparison comes from research conducted by studentcare.net/works and represents the average cost for equivalent plans.

Need Help? www.ihaveaplan.ca

Need Help? www.ihaveaplan.ca