



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.

A WORD FROM YOUR STUDENT ASSOCIATION

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 student association. This group Plan is unique in that it helps fill the gaps in provincial health care, while offering coverage that is often **2-3 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 tens of thousands of students.

As a full-time undergraduate student who is taking 1.5 on-campus credits or more at the University of Waterloo and who is a member of the Federation of Students (FEDS) or a full-time or part-time graduate student and a member of the Graduate Student Association (GSA), you are automatically covered by the FEDS/GSA 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.

Prashant Patel

Vice President Administration & Finance
 FEDS

Mahdi Safa

Vice President Internal
 GSA

Your Health & Dental Plan at a Glance

Group Name: FEDS/GSA Health & Dental Plan
Group Number (Health Benefits): 83307
Group Number (Dental Benefits): 50149
Insurance Company: Sun Life Assurance Company of Canada (Sun Life)
For Information: www.ihaveaplan.ca or 1 866 369-8794

Change-of-Coverage Period:
 Opt outs and enrolments for Fall Term students **Sept. 6 – 30, 2011**
 Opt outs and enrolments for new Winter Term students only **Jan. 3 – 20, 2012**
 Opt outs and enrolments for new Spring Term students only **May 1 – 18, 2012**

NOTE: This document is intended as a basic explanation of the benefits available to you through the FEDS/GSA 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 FEDS/GSA Health & Dental Plan gives you the option to enrol your family (spouse and/or dependants). Certain categories of students may also enrol themselves. For details on eligibility and fees, visit www.ihaveaplan.ca. Enrolments must be completed during the Change-of-Coverage Period.

Coverage for You and Your Family

Enrolment Period for Fall Term students: **Sept. 6 – 30, 2011** (full-year coverage)

Enrolment Period for new Spring Term students only: **May 1 – 18, 2012** (Spring coverage is pro-rated for 4 months. Fees are available on the website under the Coverage menu)

Enrolment Period for new Winter Term students only: **Jan. 3 – 20, 2012** (Winter coverage is pro-rated for 8 months. Fees are available on the website)

Opt Out

If you're already covered by an equivalent health 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 health portion of the Plan. You can't opt out if you're only covered by OHIP or equivalent primary health-care coverage. You may opt out of the Dental Plan and receive a cheque for the amount of the dental portion of the Plan without submitting proof of other equivalent coverage. However, please note that your student Plan provides certain benefits not available through other insurance plans, such as vaccinations, vision, and travel. Opt outs must be completed during the Change-of-Coverage Period.

Change-of-Coverage Period

Opt outs and enrolments for Fall Term students: **Sept. 6 – 30, 2011**
 Opt outs and enrolments for new Winter Term students only: **Jan. 3 – 20, 2012**
 Opt outs and enrolments for new Spring Term students only: **May 1 – 18, 2012**

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

Health & Dental Plan Office
 University of Waterloo
 Student Life Centre
 Room 1121 A
 Toll-free: 1 866 369-8794



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



www.ihaveaplan.ca

Detach & Keep Your Pay-Direct Card

Student's signature

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 Stop: Dream Trip
 Discover the value of your Travel Plan.

▶ Almost Unstoppable
 Coverage for accidents and everyday things.

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

Learn more at www.ihaveaplan.ca

Your **FEDS/GSA** Health & Dental Plan

Your Student Plan Offers Great Coverage at the Best Price



www.ihaveaplan.ca



www.ihaveaplan.ca

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

UP TO 100% IN DENTAL COVERAGE
 Your Plan covers 60%-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.

HEALTH-CARE NETWORKS

By combining your Plan's insured coverage for health practitioners with the savings offered by Health-Care Network members, you will pay no more than:

PHYSIOTHERAPY NETWORK
 \$9 for the initial assessment and \$7 for subsequent visits

CHIROPRACTIC NETWORK
 \$20 for the initial assessment and \$5 for subsequent visits

MASSAGE THERAPY NETWORK
 Approximately \$7 for a 30-minute treatment and \$13 for a 60-minute treatment

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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 & vaccinations: 80%. There is a deductible for each prescription, refill, or vaccination of 20% or \$15, whichever is less. The dispensing fee is covered up to \$8 per prescription or refill.

Health practitioners (physiotherapists, chiropractors, massage therapists, etc.):

- 80%, \$400 per category of practitioner per calendar year, except visits to chiropractors, which are covered for \$20 a visit and up to \$400 per calendar year

- Visits to massage therapists require a referral by an MD and visits to registered dieticians must be pre-approved by UW Health Services

For a list of health practitioners covered by the Plan, visit www.ihaveaplan.ca.

Other health benefits: Medical equipment, diagnostic services, dental accident, ambulance, home nurse, tuition insurance, and more...

Tuition insurance is an exclusive benefit not offered by most other plans. Visit www.ihaveaplan.ca for more information.

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

TRAVEL COVERAGE

150 Days per Trip and up to \$1,000,000

You are covered for up to 150 days per trip and up to a maximum of \$1,000,000 per lifetime. 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).

Exchange/Co-op students travelling abroad: if you are travelling for more than 150 consecutive days, you can extend your travel coverage before you leave. For more information, please visit the on-campus office in SLC 1121A or call the Member Services Centre at 1 866 369-8794.

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 Health Passport at www.ihaveaplan.ca for complete details on benefits, coverage, and telephone numbers for emergency assistance.

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 2 policy years for eye exams

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

\$150 per policy year for laser eye surgery

DENTAL COVERAGE

Up to \$750 in Dental Coverage

You have access to preventive care with a plan that offers \$750 coverage for dental visits per policy year. You can also get additional coverage through the Studentcare Dental Network.

	Insured Portion	Dental Network Savings	Total Coverage
Preventive Services recall exams, cleanings, root planing, extraction of impacted teeth	70%	30%	100%
Basic Services fillings, oral surgery, endodontics (root canal), periodontics (gum treatment)	60%-70% *	20%	80%-90% *
Major Restorative crowns, bridges, posts	Not Covered	20%	20%

* FEDS members are covered at 70% and GSA members are covered at 60% for basic services. Visit www.ihaveaplan.ca for complete details.

► 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.
- Student Plan members do not incur out-of-pocket costs for vaccinations or contraceptives prescribed and dispensed by UW Health Services.
- 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 150 days per trip and up to 1,000,000 per lifetime. Similar travel plans can cost over \$500.
- The Member Services Centre is there to assist you. Give us a call at 1 866 369-8794 if you would like more information on combining plans.

► 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.

We recommend that you present your physician with the **Prescription Drugs Additions & Deletions Card** so that he or she can review important information about your student drug formulary. The card is available at www.ihaveaplan.ca.

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.

Detach & Keep Your Pay-Direct Card

FEDS/GSA HEALTH & DENTAL PLAN

Pay-Direct Card

Group number (health): 83307
Group number (dental): 50149

*** This is for information purposes only. This pay-direct card can only be used to purchase prescription drugs.

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

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 083307, student ID number: 00 (8-digit student ID number) 01

assure

► Everything You Need to Know www.ihaveaplan.ca

- Get complete coverage details
- Find a Network member
- Fill in claim forms electronically
- Change your coverage
- Request assistance and answers to your questions.



Have a smart phone with a QR code reader?

Scan the box to the left to be directed to your Plan's website.

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

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For future graduates

Discover Continuum

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 **FEDS/GSA 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.

THE CONTINUATION OF AFFORDABLE INSURANCE COVERAGE
ONCE YOUR STUDENT PLAN ENDS

