



Concordia University
Graduate Students' Association

Your GSA Health & Dental Plan

Your Student Plan Offers Great Coverage at the Best Price



ihaveaplan.ca



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.



ASEQ
Health-Care
Networks

VISION NETWORK

\$200 IN SAVINGS FOR EYEGLASSES AT GREICHE & SCAFF

Get \$100 off the price of a complete pair of eyeglasses (lenses and frame from Greiche & Scaff's exclusive designers collections). Combined with your Plan's coverage of \$100 for eyeglasses, you will save \$200. Greiche & Scaff also offers 15% off the price of a pair of prescription eyeglasses or sunglasses with frames from their large selection of international designer brands. Over 75 Greiche & Scaff locations all over Quebec are now accepting the pay-direct service. For a listing of store locations, visit www.ihaveaplan.ca. The rebate is applicable on the regular price and cannot be combined.

\$175 IN SAVINGS FOR PRESCRIPTION EYEGLASSES FROM MONTREAL VISION NETWORK MEMBERS

Your Health Plan covers eyeglasses up to \$100 and eye exams up to \$30. Optometrists and opticians who are part of the Montreal Vision Network charge no more than \$50 for eye exams and offer \$75 off the regular price of prescription eyeglasses (lenses with frames). By combining these savings with your Plan's insured coverage, you save \$175 on eyeglasses and you will pay no more than \$20 for your eye exam. With the pay-direct system, they can also process your coverage directly with the insurer.

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

70% TO 80% IN DENTAL COVERAGE

Your Plan covers 50% 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 80% coverage. Most Network dentists also offer the pay-direct service.

CHIROPRACTIC NETWORK

NO MORE THAN \$5 FROM THE SECOND VISIT ONWARDS

A reduction on the first visit is at the discretion of the practitioner. You will be charged no more than \$25 per visit for further consultations, whereas the average price for a regular chiropractic visit is \$40. By combining these savings with your Plan's insured coverage, you will pay no more than \$5 from the second visit onwards.

PHYSIOTHERAPY NETWORK

NO MORE THAN \$30 FOR TREATMENT VISITS

By visiting a physiotherapist at Kinatex, you will pay no more than \$60 for the evaluation visit and \$50 for treatment visits. An appointment is guaranteed within 2 business days of receiving your call and they also offer the pay-direct service. When combined with your Plan's insured coverage, you will pay no more than \$30 for treatment visits.



ihaveaplan.ca

Tel.: (514) 789-8790
Toll-free: 1 866 795-4437

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. By subscribing to a group plan of this kind, you are filling gaps in provincial health care and receiving significantly better value for your money than from individual 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 graduate student at Concordia University in the Fall or Winter semester, you're automatically covered by the GSA Health & Dental Plan if you are paying tuition fees at either the Canadian or Quebec rates, Graduate Students' Association (GSA) fees, and if you have an active registration with Concordia (including CIP's). If you have an active registration in the Fall, you are covered from Sept. 1 - Dec. 31. If you have an active registration in the Winter, your coverage is in effect from Jan. 1 - Aug. 31.

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.

Your 2011-2012 GSA Executive

Your Health & Dental Plan at a Glance

Group Name: GSA Health & Dental Plan
Group Number (Health & Dental Benefits): Q838
Insurance Company (Health & Dental Benefits): Desjardins Financial Security
Group Number (Travel Benefits): 7488
Insurance Company (Travel Benefits): Blue Cross
For Information: www.ihaveaplan.ca or (514) 789-8790 / 1 866 795-4437

Change-of-Coverage Period:

Opt outs and enrolments for Fall semester students **Sept. 6 – 19, 2011**
Opt outs and enrolments for new Winter semester students only **Jan. 3 – 17, 2012**

NOTE: This document is intended as a basic explanation of the benefits available to you through the 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 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, visit www.ihaveaplan.ca. Enrolments must be completed during the Change-of-Coverage Period.

Coverage for You and Your Family

Enrolment Period for Fall semester students: **Sept. 6 – 19, 2011**
(full-year coverage)

Enrolment Period for new Winter semester students only: **Jan. 3 – 17, 2012**
(Winter coverage is pro-rated for 8 months. Fees are available on the website under the Coverage menu)

Full-year fee for spouse/partner or one child: **\$410.00**

Full-year fee for family (spouse + unlimited number of children): **\$683.33**

Opt Out

You can opt out of the Health and/or Dental Plan at www.ihaveaplan.ca and the Plan fee will be reversed from your student account. 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 for Fall semester students: **Sept. 6 – 19, 2011**
Opt outs for new Winter semester students only: **Jan. 3 – 17, 2012**

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

ASEQ
1134 St. Catherine Street West
Suite 700
Montreal, Quebec
Tel.: (514) 789-8790
Toll-free: 1 866 795-4437



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



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

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: 80% for non-Quebec residents and 100% for Quebec residents*

Vaccinations: 100%, up to \$50 per policy year

Health practitioners (physiotherapists, chiropractors, etc.):

• \$20 per visit, \$400 per category of practitioner per policy year

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

* Under the Public Prescription Drug Insurance Plan (RAMQ), all Quebec residents must be covered under a private (not student) drug plan directly or as a dependant. For complete details and information on coordinating benefits, 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).

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

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

after the end of their exchange or internship as long as they remain covered for the applicable policy years. You must notify ASEQ 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.

VISION COVERAGE

Over \$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 ASEQ Vision Network.

\$30 per policy year for eye exams

\$100 per 24 months for new or replacement eyeglasses or contact lenses

\$150 per policy year for laser eye surgery

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 50% of your dental costs. You can get additional coverage through the ASEQ Dental Network.

	Insured Portion	Dental Network Savings	Total Coverage
Preventive Services recall exams, cleanings	50%	30%	80%
Extraction of impacted teeth	50%	20%	70%
Basic Services fillings, oral surgery, endodontics (root canal), periodontics (gum treatment)	50%	20%	70%
Major Restorative crowns, bridges, posts	Not Covered	20%	20%

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.

- Coverage under most parents' plans ceases once you are no longer a full-time student or when you turn 26.

- 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.

- Most plans also have limited vision coverage and don't cover vaccinations, which may be mandatory for your academic program.

- 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!

The Member Services Centre is there to assist you. Give us a call at (514) 789-8790 / 1 866 795-4437 if you would like more information on combining plans.

► Use Your Pay-Direct Card for Prescription Drugs (for non-Quebec residents only)

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 the following to exchange information for the purposes of underwriting, administration, audit, paying claims, and patient safety: Desjardins Financial Security, ASEQ, any person or organization who has relevant personal information about me, my spouse or dependants including: the pharmacy through which this card is used, health-care practitioners, institutions and insurers, and any person performing services for Desjardins Financial Security. If I am a spouse or a dependant, my claims information will be shared with the Plan member for the purposes of claims payment and benefits management.

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

GSA CONCORDIA UNIVERSITY
HEALTH & DENTAL PLAN
Pay-Direct Card
Group number: Q838

Desjardins Financial Security

Information for the pharmacist:
Please access the «ESI» system and enter in the following information: Carrier no 12, group number Q838, student ID number: 00 (7-digit student ID number)



ihaveaplan.ca

Detach & Keep Your Pay-Direct Card

► 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

► Your Policy Year & Fee 75¢ per Day

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.

	Fall 11 Fee	Winter 12 Fee (including summer months)	Total
Health	\$47.58	\$95.16	\$142.74
Dental	\$43.53	\$87.06	\$130.59
Health & Dental	\$91.11	\$182.22	\$273.33

COMPARE

GSA Health & Dental Plan: **\$273.33**

Employee Plan*: **\$619.00**

Private Plan*: **\$906.00**

*This comparison comes from research conducted by ASEQ and represents the average cost for equivalent plans.



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

Need Help? www.ihaveaplan.ca

Need Help? www.ihaveaplan.ca

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 **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



Comprehensive Coverage



Great Value



Extendable Plan



No Blood Test



No Long Application



No Medical Test

