



CHANGE OF COVERAGE

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



Enrolment

The Graduate Benefit 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: **Aug. 31 – Sept. 30, 2011** (full-year coverage)

Full-year fee for students eligible to enrol: **\$395.94**

Full-year fee for spouse/partner or one child: **\$406.94**

Full-year fee for family (spouse + unlimited number of children): **\$813.88**

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

Enrolment Period for new Summer semester students only: **May 3 – 18, 2012** (Summer coverage is pro-rated for 4 months. Fees are available on the website under the Coverage menu)

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 the fee will be credited to your student account. However, please note that your student Plan provides certain benefits not available through other insurance plans, such as vision and travel. You can't opt out if you're only covered by MSP. Opt outs must be completed during the Change-of-Coverage Period.

Change-of-Coverage Period

Opt outs for Fall semester students
Opt outs for new Spring semester students only

Aug. 31 – Sept. 30, 2011
Jan. 3 – 20, 2012

A WORD FROM YOUR STUDENT SOCIETY

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 society. 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.

Any student enrolled in a graduate program at SFU in September or January will be automatically enrolled in the Plan, including off-campus, part-time, and international students. Students beginning their academic year in May will not be automatically covered, but have the option to enrol themselves for coverage until Aug. 31, 2012.

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.

The Graduate Student Society

Your Health & Dental Plan at a Glance

Group Name: Graduate Benefit Plan
Group Number (Health & Dental Benefits): 50166
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 1 866 369-8795

Change-of-Coverage Period:

Opt outs and enrolments for Fall semester students **Aug. 31 - Sept. 30, 2011**
Opt outs and enrolments for new Spring semester students only **Jan. 3 - 20, 2012**
Enrolments for new Summer semester students only **May 3 - 18, 2012**

NOTE: This document is intended as a basic explanation of the benefits available to you through the Graduate Benefit 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

Need Help? www.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.



Studentcare Health-Care Networks

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 \$175 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 \$100 for eyeglasses, you can save up to \$175. 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 80% of your dental costs and by visiting a Network dentist, you will receive an additional 20% off regular dental services, enabling you to get up to 100% coverage. Most Network dentists also accept assignment of benefits.

HEALTH-CARE NETWORKS

By combining your Plan's insured coverage of \$35 per visit for health practitioners with the savings offered by Health-Care Network members, you will pay no more than:

PHYSIOTHERAPY NETWORK

Nothing for the initial assessment and subsequent visits

CHIROPRACTIC NETWORK

Nothing for the initial assessment and subsequent visits

MASSAGE THERAPY NETWORK

Nothing for a 30-minute treatment and approximately \$27 for a 60-minute treatment

Need Help? Contact Us: studentcare.net/works

1134 St. Catherine Street West, Suite 700
Montreal, Quebec H3B 1H4
Toll-free: 1 866 369-8795



ihaveaplan.ca



The Graduate Student Society
at Simon Fraser University

2011/2012

Your Graduate Benefit Plan

Your Student Plan Offers Great Coverage at the Best Price



ihaveaplan.ca
1 866 369-8795

CANADA	POSTES
POST	CANADA
Postage paid Addressed Admail	Port payé Médiaposte avec adresse 4648056

Stay Connected It's Your Plan

Go online to find out more about your Plan.

- Deadlines for submitting claims
- Instructions on how to claim
- 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!

Learn more at

www.ihaveaplan.ca

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%

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

- \$35 per visit, to a maximum of \$400 per category of practitioner per policy year, except visits to a psychologist, which are covered at 80% per visit, \$400 per policy year

- Visits to massage therapists require a referral by an MD

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

Other health benefits: Medical equipment, diagnostic services, dental accident, ambulance, and more...

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

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 (including US) travelling to their home country. The travel coverage offers extended health benefits and does not replace MSP or other basic health care.

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 paying fees to SFU and who are leaving on a recognized academic exchange or 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.

Over \$300 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.

\$60 per 24 months for eye exams

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

\$150 per policy year for laser eye surgery

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. Your Plan covers 80% 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	80%	20%	100%
Extraction of impacted teeth	80%	20%	100%
Basic Services fillings, denture repairs, relining, rebasing, oral surgery, endodontics (root canal), periodontics	80%	20%	100%
Major Restorative crowns, bridges, posts	Not Covered	20%	20%

Visit www.ihaveaplan.ca for complete details.

A Plan Designed for Students Like You

Visit www.ihaveaplan.ca and watch the online videos to learn more about how you can make the most out of your Plan.

Watch the online videos.

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.

Already Covered by Another Plan? Weigh the Costs and Benefits

COMPARE

Graduate Benefit Plan: **\$395.94**

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.

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.

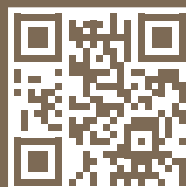
- Most plans also have limited vision coverage.

- 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 1 866 369-8795 if you would like more information on combining plans.

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.

Your Policy Year & Fee



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: \$395.94 (Sept. 1, 2011 – Aug. 31, 2012)
The breakdown is \$169.34 for Health and \$226.60 for Dental coverage.

Spring coverage: \$263.96 (Jan. 1 – Aug. 31, 2012)
The breakdown is \$112.89 for Health and \$151.07 for Dental coverage.

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



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There are even more videos online at

www.ihaveaplan.ca