



Your FEDS/GSA Health & Dental Plan

Essential Information on the Benefits of Your Student Health Program



ihaveaplan.ca

SAVING YOU EVEN MORE MONEY



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

Find a Health Practitioner at www.ihaveaplan.ca

VISION NETWORK

Up to 70% Off Contact Lenses and Designer Glasses

Clearly Contacts is Canada's largest online retailer of contact lenses and eyeglasses, offering up to 70% off traditional retail prices. As a Health Plan member, you can benefit from an additional 10% off selling prices—just visit www.clearlycontacts.ca and enter coupon code **STUDENTVISION** 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 \$300 in Coverage for Laser Eye Surgery

LASIK MD, a leading provider of laser eye surgery, offers an additional \$150 off laser eye surgery, so that Health Plan members can get double the coverage, up to \$300.

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

Physiotherapy Network

When visiting a Network physiotherapist, Health Plan members will be charged no more than \$45 for an initial assessment and \$35 for subsequent visits.

Chiropractic Network

As part of their commitment to students, Network chiropractors will charge Health Plan members no more than \$40 for an initial assessment and \$25 for subsequent visits.

Massage Therapy Network

When visiting a Network massage therapist, Health Plan members can take advantage of the following rates: \$34 for a 30-minute treatment and \$63 for a 60-minute treatment.

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



ihaveaplan.ca

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 thousands of students.

As a full-time undergraduate student who is taking 3 or more on-campus courses 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.

Sarah Cook
Vice President Administration & Finance
FEDS

Umar Shafique
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 **Aug. 31 – Oct. 1, 2010**
Opt outs and enrolments for new Winter Term students only **Jan. 3 – 21, 2011**
Opt outs and enrolments for new Spring Term students only **May 3 – 22, 2011**

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: **Aug. 31 – Oct. 1, 2010** (full-year coverage)

Enrolment Period for new Spring Term students only: **May 3 – 22, 2011** (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 – 21, 2011** (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: **Aug. 31 – Oct. 1, 2010**
Opt outs and enrolments for new Winter Term students only: **Jan. 3 – 21, 2011**
Opt outs and enrolments for new Spring Term students only: **May 3 – 22, 2011**

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.



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 Step: 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

