



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). Enrolments must be completed during the Change-of-Coverage Period.

Coverage for You and Your Family

Enrolment Period for Fall semester students: **Sept. 1 – Oct. 1, 2010** (full-year coverage)

Full-year fee for spouse/partner or one child: **\$352.00** (\$163.00 for health only)

Full-year fee for family (spouse + unlimited number of children): **\$704.00** (\$326.00 for health only)

Enrolment Period for new Winter semester students only: **Jan. 3 – 28, 2011**

(Winter coverage is pro-rated for 8 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 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 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.

Please note that an automatic opt out will be processed for students enrolled in the CUPE 3906 Unit 1 Dental Plan as of September 1, 2010. The fee will be removed from your student account after the end of the Change-of-Coverage Period.

Change-of-Coverage Period

Opt outs for Fall semester students:

Sept. 1 – Oct. 1, 2010

Opt outs for new Winter semester students only:

Jan. 3 – 28, 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
1 866 358-4434



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

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, 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 graduate student at McMaster University in September or January and a member of the Graduate Students Association (GSA) or a full-time Divinity or MBA co-op student, you're automatically covered by the GSA Health Plan. GSA members that are not covered under the CUPE 3906 Dental Plan as of September 1, 2010 are also automatically covered by the new GSA Dental Plan. Divinity and MBA students are not eligible for coverage under the GSA 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.

Jessica Merolli
President
Graduate Students Association

Stephen Hanson
Vice President - Services
Graduate Students Association

Your Health & Dental Plan at a Glance

Group Name: McMaster GSA Health & Dental Plan
Group Number (Health & Dental Benefits): 20639
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 1 866 358-4434
GSA: www.mcmaster.ca/gsa or (905) 525-9140 ext. 22043

Change-of-Coverage Period:

Opt outs and enrolments for Fall semester students **Sept. 1 – Oct. 1, 2010**
Opt outs and enrolments for new Winter semester students only **Jan. 3 – 28, 2011**

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

PROVIDER NETWORKS

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 \$75 for Prescription Eyeglasses

When visiting an optometrist or an optician who is part of the Vision Network, you save at least 30%—up to \$75—on prescription eyeglasses. Vision Network members also offer savings on the cost of eye exams and contact lenses.

Up to \$150 in Coverage for Laser Eye Surgery

LASIK MD, a leading provider of laser eye surgery, offers \$150 off laser eye surgery.

DENTAL NETWORK

70% 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. Please note that CUPE Plan members and other dental plan members cannot benefit from the additional coverage available through the Dental Network.

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

\$10 for the initial assessment and \$5 for subsequent visits

Chiropractic Network

\$5 for the initial assessment and \$0 for subsequent visits

Massage Therapy Network

Approximately \$9 for a 30-minute treatment and \$38 for a 60-minute treatment

studentcare.net/works

1134 St. Catherine Street West, Suite 700
Montreal, Quebec H3B 1H4
Toll-free: 1 866 358-4434



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Graduate Students Association
of McMaster University

2010/2011

New!
Dental Plan,
Effective
Sept. 1, 2010

Your MCMASTER GSA Health & Dental Plan

Essential Information on the Benefits of Your Student Health Program



ihaveaplan.ca

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

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%

Vaccinations: 80%

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

▪ \$25 per visit, \$300 per category of practitioner per policy year, except visits to chiropractors and physiotherapists, which are covered for \$35 a visit and up to \$500 per policy year

▪ Visits to psychologists, physiotherapists, chiropractors, and 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, home nurse, hospitalization, tutorial benefit, and more...

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

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. 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.

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 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.

► 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.



► Your Policy Year & Fee **97¢ 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: \$352.00* (Sept. 1, 2010 – Aug. 31, 2011)
Winter coverage (new January students): \$234.67* (Jan. 1 – Aug. 31, 2011)

COMPARE

GSA Health & Dental Plan*	\$352.00
Employee Plan**	\$619.00
Private Plan**	\$906.00

* Divinity and MBA students are assessed a different fee. Visit www.ihaveaplan.ca for details.
** This comparison comes from research conducted by studentcare.net/works and represents the average cost for equivalent plans.

► 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 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.

- 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.

- 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 1 866 358-4434 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.

Use of this card authorizes the following to collect, use, and disclose information for the purposes of underwriting, administration, audit, paying claims, and patient safety: Sun Life Assurance Company of Canada (Sun Life), studentcare.net/works, 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, investigative agencies and insurers, and any person performing services for Sun Life. 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. 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

GSA MCMASTER UNIVERSITY
HEALTH & DENTAL PLAN
Pay-Direct Card
Group number: 20639

Sun Life Assurance Company of Canada **assure**

Information for the pharmacist:
Please access the «ASSURE» system and enter in the following information: Carrier no 16, group number 020639, student ID number: 000 (7-digit student ID number) 01

ihaveaplan.ca

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 **MCMaster 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

Icons: Comprehensive Coverage, Great Value, Extendable Plan, No Blood Test, No Long Application, No Medical Test, continuumplan.com