

Enrolment

The SCSU 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 the Whole Family

Enrolments for full-time Fall Session students <i>(full-year coverage)</i>	Sept. 2 – 22, 2008
Full-year coverage for spouse/partner or one child:	\$176.42
Full-year coverage for family (spouse + unlimited number of children):	\$352.84
Enrolments for new full-time Winter Session students only: <i>(Winter coverage. Fees are available on the website)</i>	Jan. 5 – 19, 2009

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

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 and receive a cheque for the amount of the health portion of the Plan. However, please note that your student Plan provides certain benefits not available through other insurance plans. 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. Opt outs must be completed during the Change-of-Coverage Period.

Change-of-Coverage Period

Opt outs for Fall Session students	Sept. 2 – 22, 2008
Opt outs for new Winter Session students only	Jan. 5 – 19, 2009

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

YOUR BEST REFERENCE

For complete details and the most up-to-date information on your Plan, visit www.ihaveaplan.ca.
Toll-free: 1 866 369-8797

Welcome to Your Plan!

A growing number of important health-care services aren't covered by provincial health care. To help you pay for the health services you need, a collective health and dental plan has been put in place by your students' union, the Scarborough Campus Students' Union.

This group Plan was designed with fairness, accessibility, and sustainability in mind. 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 student at the University of Toronto Scarborough Campus and a member of the SCSU, you're automatically covered by the SCSU 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.

Zuhair Syed
President, Scarborough Campus Students' Union
University of Toronto at Scarborough

Your Health & Dental Plan at a Glance

Group Name: SCSU Health & Dental Plan
Group Number (Health & dental benefits): 50143
Group Number (Travel benefits): 4708
Insurance Company (Health & dental benefits): Sun Life Assurance Company of Canada (Sun Life)
Insurance Company (Travel benefits): Mondial Assistance
For information: www.ihaveaplan.ca or 1 866 369-8797

Change-of-Coverage Period:

Opt outs and enrolments for Fall Session students	Sept. 2 – 22, 2008
Opt outs and enrolments for new Winter Session students only	Jan. 5 – 19, 2009

NOTE: This document is intended as a basic explanation of the benefits available to you through the SCSU Health & Dental Plan. It summarizes the important features of your group plan and does not, in itself, constitute a contract. Given our commitment to sustainability, you might not receive this document in future years. For more information, visit www.ihaveaplan.ca.

SAVE EVEN MORE MONEY WITH PROVIDER NETWORKS

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

Find a Health Practitioner at www.ihaveaplan.ca

VISION NETWORK

Up to 70% Off Contact Lenses

Clearly Contacts is Canada's largest online retailer of contact lenses, 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 ClearlyContacts.ca and enter coupon code **STUDENTCARE** 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

80% to 100% in Dental Coverage

Your Plan covers 60% to 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 a pay-direct service.

HEALTH-CARE NETWORKS

By combining your Plan's insured coverage of \$25 per visit for health practitioners with the savings offered by Health-Care Network members, you will pay no more than:

Physiotherapy Network

\$15 for the initial assessment and \$5 for subsequent visits

Chiropractic Network

\$15 for the initial assessment and \$0 for subsequent visits

Pharmacy Network

\$0 for dispensing fees for prescription drugs

studentcare.net/works

1134 St. Catherine Street West, Suite 700
Montreal, Quebec H3B 1H4
Toll-free: 1 866 369-8797



ihaveaplan.ca



Your SCSU Health & Dental Plan

Essential Information on the Benefits of Your Student Health Program



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: 100%

NEW! Oral contraceptives, Depo-Provera, Nuva Ring, and Ortho Evra are now covered up to \$175 per policy year.

NEW! Vaccinations: 100%, up to \$150 per policy year. Gardasil is also covered at 100% for an additional \$150 per policy year.

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

- \$25 per visit, \$500 per category of practitioner per policy year
- Visits to registered dietitians, massage therapists, and acupuncturists require a referral by a MD

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

Other health benefits:

Medical equipment, diagnostic services, dental accident, tutorial benefit, ambulance, hospitalization, 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 travelling to their home country.

Trip cancellation: up to \$1,500 per trip for pre-paid, non-refundable trip expenses.

Trip interruption: up to \$5,000 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. The Plan also includes travel health coverage for the first 120 days of their trip and for 120 days after the end of their exchange or internship.

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.

Up to \$50 in Vision Coverage

Your Plan covers the cost of eye exams. You can also get additional coverage through the Studentcare Vision Network.

\$50 per 2 policy years for eye exams

Up to \$800 in Dental Coverage

You have access to preventive care with a plan that offers **\$800** coverage for dental visits. Your Plan covers 60% to 70% of your dental costs. You can also get additional coverage through the Studentcare Dental Network.

\$800 per policy year

60% to 70% in dental coverage*

* Not including major restorative and orthodontics

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.
- 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 up to \$580.
- Most plans 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 1 866 369-8797 if you would like more information on combining plans.

www.ihaveaplan.ca Everything You Need to Know

Get complete coverage details

Find a health-care practitioner who is part of the Studentcare Network

Fill in claim forms electronically

Change your coverage

Request assistance and answers to your questions.

For Additional Information About the SCSU www.scsu.ca

Advocacy, Events, Student Lockers, Discounted TTC Metropasses

Health & Dental Plan Frequently Asked Questions Database

Discounted Cineplex Entertainment Movie Tickets

Clubs' Funding, Anti-Calendar, and more...

Student Centre SL-108
(416) 287-7047 / scsu@utsc.utoronto.ca

Health & Wellness Centre Your Medical Clinic on Campus

The Health & Wellness Centre is your convenient and confidential medical clinic on campus. Students can reap additional savings off the cost of oral contraceptives when purchased from the Health & Wellness Centre on campus. Currently, the Health & Wellness Centre dispenses oral contraceptives at up to 25% off of the original cost (prices subject to change without notice).

For more information:
(416) 287-7065 / Student Centre, Room SL-270

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

Policy Year & Fee 49¢ 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 08 Fee	Winter 09 Fee (including summer months)	Total
Health	\$44.03	\$44.03	\$88.06
Dental	\$44.18	\$44.18	\$88.36
Health & Dental	\$88.21	\$88.21	\$176.42

SCSU Health & Dental Plan: \$176.42

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.

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