



## CHANGE OF COVERAGE

Visit [www.ihaveaplan.ca](http://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](http://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. 1 – 27, 2010** (full-year coverage)

Full-year fee for students eligible to enrol: **\$362.99**

Full-year fee for spouse/partner or one child: **\$362.99**

Full-year fee for family (spouse + unlimited number of children): **\$725.98**

Enrolment Period for new Spring semester students only: **Jan. 6 – 19, 2011** (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 9 – 27, 2011** (Summer coverage is pro-rated for 4 months. Fees are available on the website under the Coverage menu)

## Opt Out

### New for September 2010

Due to the transition to a new administration system, previous opt outs cannot be carried forward and will have to be re-confirmed, including documentation of other coverage if you opted out prior to Jan. 2010.

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](http://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

**Sept. 1 – 27, 2010**  
**Jan. 6 – 19, 2011**

## 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, 2011.

The GSS has recently made significant changes to the Graduate Benefit Plan, and we hope that you'll be as excited as we are with the expanded and improved services.

If you've opted out before, and you still have other coverage, you will need to re-submit your opt out again for 2010-11, including documentation of other coverage. We strongly encourage you to visit the website to familiarize yourself with the new requirements. You may be surprised at the new advantages that the Plan has to offer.

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](http://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](http://www.ihaveaplan.ca) or 1 866 369-8795

### Change-of-Coverage Period:

Opt outs and enrolments for Fall semester students  
Opt outs and enrolments for new Spring semester students only  
Enrolments for new Summer semester students only

**Sept. 1 - 27, 2010**  
**Jan. 6 - 19, 2011**  
**May 9 - 27, 2011**

**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](http://www.ihaveaplan.ca).

Need Help? [www.ihaveaplan.ca](http://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](http://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](http://www.clearlycontacts.ca) and enter coupon code **STUDENTVISION** 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 \$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 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 80% per visit for health practitioners with the savings offered by Health-Care Network members, you will pay no more than:

#### Physiotherapy Network

\$7 for the initial assessment and subsequent visits

#### Chiropractic Network

\$7 for the initial assessment and \$6 for subsequent visits

#### Massage Therapy Network

Approximately \$7 for a 30-minute treatment and \$13 for a 60-minute treatment

### Need Help? Contact Us:

[studentcare.net/works](http://studentcare.net/works)  
1134 St. Catherine Street West, Suite 700  
Montreal, Quebec H3B 1H4  
Toll-free: 1 866 369-8795



[ihaveaplan.ca](http://www.ihaveaplan.ca)



The Graduate Student Society  
at Simon Fraser University

2010/2011

## Your Graduate Benefit Plan

## Essential Information on the Benefits of Your Student Health Program



[ihaveaplan.ca](http://www.ihaveaplan.ca)  
1 866 369-8795

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## 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](http://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%

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

- 80% coverage, to a maximum of \$400 per category of practitioner 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](http://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](http://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). 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](http://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](http://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](http://www.ihaveaplan.ca/travel) to compare.

## VISION COVERAGE



## 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**

## 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 80% of your dental costs. You can also get additional coverage through the Studentcare Dental Network.


	Insured Portion	Dental Network Savings	Total Coverage
<b>Preventive Services</b> recall exams, cleanings, extraction of impacted teeth	80%	20%	100%
<b>Basic Services</b> fillings, denture repairs, relining, rebashing, oral surgery, endodontics (root canal), periodontics	80%	20%	100%
<b>Major Restorative</b> crowns, bridges, posts	Not Covered	20%	20%

Visit [www.ihaveaplan.ca](http://www.ihaveaplan.ca) for complete details.


## A Plan Designed for Students Like You

Visit [www.ihaveaplan.ca](http://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.

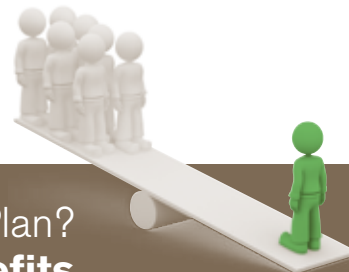


**Almost Unstoppable**  
Coverage for accidents and everyday things.



**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: **\$362.99**

Employee Plan\*: **\$619.00**

Private Plan\*: **\$906.00**

\*This comparison comes from research conducted by [studentcare.net/works](http://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](http://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



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](http://www.ihaveaplan.ca).

**Full-year coverage: \$362.99** (Sept. 1, 2010 – Aug. 31, 2011)  
The breakdown is \$169.65 for Health and \$193.34 for Dental coverage.

**Spring coverage: \$242.00** (Jan. 1 – Aug. 31, 2011)  
The breakdown is \$113.10 for Health and \$128.90 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 m<sup>3</sup> by using biogas



100%



Need Help? [www.ihaveaplan.ca](http://www.ihaveaplan.ca)

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There are even more videos online at

## [www.ihaveaplan.ca](http://www.ihaveaplan.ca)