

Information on the 2018-19 UVSS Health and Dental Plan

Who's covered?

Undergraduate students who are members of the UVSS and who are registered in at least 3 units of classes in September or January, and co-op students, are automatically covered by the UVSS Health & Dental Plan. Students are automatically opted into the Enhanced Health & Dental Plan and have the option of opting down to the Basic Health & Dental Plan during the change of coverage period.

What's covered?

What specific benefits are covered are dependent on whether students choose the Enhance Health Plan, Enhanced Dental Plan, Basic Health Plan, Basic Dental Plan, or to opt out entirely.

YOUR HEALTH PLAN IS CHANGING

	BASIC PLAN*	ENHANCED PLAN*
HEALTH PRACTITIONERS Annual maximum	\$200	\$300
HEALTH PRACTITIONERS Per visit	\$30	80%
DRUG COVERAGE Extraordinary coverage not covered by formulary	\$1000	\$2000
VISION Eyeglasses & contact lenses	\$75 biennial	\$125 biennial
DENTAL Basic	70%	80%
DENTAL Restorative/oral surgery	50%	80%
DENTAL Annual maximum	\$600	\$800
PRICE	\$290* per year	\$360* per year

*BENEFITS BASED ON PRELIMINARY ESTIMATES, SUBJECT TO CHANGE

uvss.ca/health-dental-plan

UVSS

CHOOSE YOUR NEW PLAN

Select the coverage option that best suits your needs.

THE WHOLE PACKAGE

Option 1: **BASIC PLAN** Health & Dental
Option 2: **ENHANCED PLAN** Health & Dental

OR

MIX & MATCH

Option 3: Basic Health + Enhanced Dental
Option 4: Enhanced Health + Basic Dental

OR

JUST ONE BENEFIT

Option 5: Enhanced Health
Option 6: Enhanced Dental
Option 7: Basic Health
Option 8: Basic Dental

OR

NO PLAN AT ALL

Option 9: **COMPLETE OPT OUT**

uvss.ca/health-dental-plan

UVSS

How Much does it Cost?

The total cost of the Enhanced Plan is \$180 for health coverage and \$180 for dental coverage. For the Basic Plan, the cost is \$145 for health coverage and \$145 for dental coverage. The policy year is from Sept. 1, 2018 to Aug 31, 2019. Students beginning in January will be assessed the health plan fees for the remaining 8 months of the policy year. That is, \$120 for Enhanced health coverage, \$120 for Enhanced dental coverage, \$96.67 for Basic health coverage, and \$96.67 for Basic dental coverage.

Can I Change my Coverage?

You are able to change your coverage only during the Change-of-Coverage period. The Change-of-Coverage period is from August 22, 2018 – September 22, 2018 for 1st term students, and from December 22, 2018 – January 22, 2019 for 2nd term students. For any changes, you will receive a credit on your tuition account. There are three ways that students are able to change their plan during the Change-of-Coverage period:

- If you wish, you can opt down from the Enhanced Health and/or Dental plan to the Basic Health and/or Dental plan for fewer benefits at a lower cost.
- If you have other equivalent coverage, you can opt out of the health portion, the dental portion, or the plan entirely. However, keep in mind that if you are covered by another extended health and/or dental plan (e.g. a parent's or spouse's employee plan), you can combine both plans to maximize your overall coverage and reduce or eliminate out of pocket costs.
- If you are eligible, you can enrol yourself and your spouse and/or dependent children. Only new 2nd Term students can enrol themselves and their spouse and/or dependent children between Dec. 22, 2018 – Jan. 22, 2019 for coverage from Jan. 1 – Aug. 31, 2019.

How Can I Save More?

You can further enhance your benefits by visiting health professionals who are members of the Dental, Vision, Psychology, Chiropractic, Physiotherapy, or Massage Therapy Networks. You are covered for the insured portion regardless of the health professional you choose. By consulting a Network member, you will get additional coverage. For example, you can talk to a licensed psychologist from the comfort of your own home and save money through the Online Psychology Network. Visit www.studentcare.ca/talkitout to discover even more mental health resources for UVSS members.

What if I'm not an undergraduate student?

Graduate students are represented by the Graduate Students' Society (GSS) and not enrolled in the UVSS Health and Dental Plan. Graduate students can access more information about their plan at gss.uvic.ca.

Year 3 and 4 Island Medical Program students are not automatically covered by the UVSS Health & Dental Plan but have the option of enrolling at ihaveaplan.ca.

Who Can I Speak to About my Plan?

Information is available online at www.studentcare.ca or by calling the Studentcare Member Services Centre at **1 877 789-8714**, Mon. – Fri. from 9 am to 5 pm.

Check out the StudentCare office in SUB B102. Open during the months of September and January.