

2017-2018

NEW! UMSU ENHANCED HEALTH & DENTAL PLAN

WHAT IS THE ENHANCED PLAN?

As of fall 2017, the University of Manitoba Students' Union is introducing a flexible benefit model to the UMSU Health & Dental Plan, offering students two different levels of coverage at different costs—an alternative to the traditional one-size-fits-all Plan.



The Enhanced Plan provides higher coverage at a higher cost (\$345.00 for full-year coverage), while the Basic Plan provides lower coverage at a lower cost (\$245.00 for full-year coverage).

Undergraduate students who pay UMSU fees and who are registered for 6 or more credit hours (at least 3 of which must be on-campus) in the Fall Term are automatically covered by the Enhanced UMSU Health & Dental Plan. Also covered are:



- Full-time graduate students who pay GSA fees
- New Winter Term students taking at least 9 on-campus credit hours





Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees.

WHAT ARE YOUR COVERAGE OPTIONS?

THE WHOLE PACKAGE	Option 1	OR	Option 2
	<div style="border: 1px dashed green; padding: 10px; background-color: #e0f2f1;"> <p style="text-align: center;">Enhanced HEALTH & DENTAL PLAN</p>  <p style="text-align: center;">\$345.00</p> </div>		<div style="border: 1px dashed blue; padding: 10px; background-color: #e0e0e0;"> <p style="text-align: center;">Basic HEALTH & DENTAL PLAN</p>  <p style="text-align: center;">\$245.00</p> </div>

..... Visit www.studentcare.ca for complete details.

MIX & MATCH	Option 3	OR	Option 4
	<div style="border: 1px dashed green; padding: 10px;">  <p style="text-align: center;">HEALTH ENHANCED DENTAL BASIC</p> </div>		<div style="border: 1px dashed blue; padding: 10px;">  <p style="text-align: center;">HEALTH BASIC DENTAL ENHANCED</p> </div>

JUST ONE PORTION	Option 5	OR	Option 6	OR	Option 7	OR	Option 8
	<div style="border: 1px dashed green; padding: 10px;">  <p style="text-align: center;">HEALTH ENHANCED</p> </div>		<div style="border: 1px dashed green; padding: 10px;">  <p style="text-align: center;">DENTAL ENHANCED</p> </div>		<div style="border: 1px dashed blue; padding: 10px;">  <p style="text-align: center;">HEALTH BASIC</p> </div>		<div style="border: 1px dashed blue; padding: 10px;">  <p style="text-align: center;">DENTAL BASIC</p> </div>

NO PLAN AT ALL	Option 9
	<div style="border: 1px dashed blue; padding: 10px; background-color: #005596; color: white;">  COMPLETE OPT OUT </div>

Explore all your coverage options, make changes to customize the Plan for you, and check your Change-of-Coverage dates at www.studentcare.ca.

Health Coverage	Basic Plan Per Visit / Purchase	Enhanced Plan Per Visit / Purchase	Per Policy Year
PRESCRIPTION DRUGS*	70%	80%	BASIC: \$5 FEE CAP ENHANCED: 10\$ FEE CAP
PRESCRIPTION VACCINATIONS	70%	80%	BASIC: \$150 ENHANCED: ∞
PSYCHOLOGIST	100%	100%	BASIC: \$600 ENHANCED: \$600
MASSAGE THERAPIST Requires a referral from an MD.	\$30	\$50	BASIC: \$200 ENHANCED: \$300
CHIROPRACTOR Includes one x-ray per policy year.	\$30	\$30	
PHYSIOTHERAPIST	\$30	\$50	
NATUROPATH	\$30	\$50	
SPEECH THERAPIST	\$30	\$30	
NEW! ORTHOTICS	-	100%	ENHANCED: 100% UP TO \$300

PLUS: TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, TRAVEL ACCIDENT, AND MEDICAL EQUIPMENT.

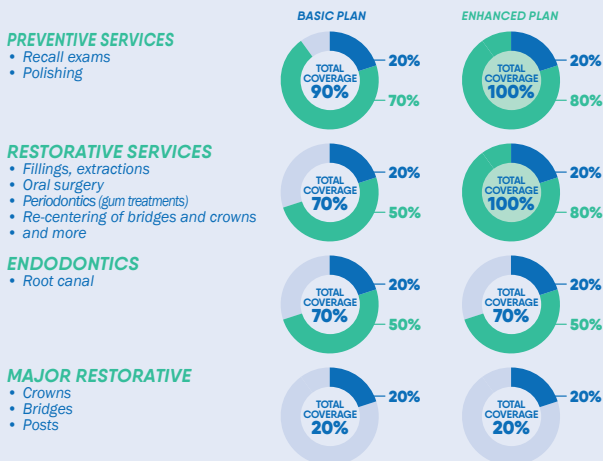
Increase Your Drug Coverage through Manitoba Pharmacare! All Plan members covered by Manitoba Health **must** register for Manitoba Pharmacare. This will increase your drug coverage to 100% after the deductible has been met. If you haven't registered, the UMSU Plan will stop paying your drug claims once you reach the \$200 threshold. See www.gov.mb.ca/health/pharmacare for instructions. Once you've registered, drop off a copy of the letter confirming your Pharmacare coverage at the Student Health & Dental Plan Office, or mail it to Manitoba Blue Cross: PO Box 1046, Stn. Main, Winnipeg, MB, R3C 2X7

Is your health care from another province? Contact Studentcare to verify and to ensure your drug claims won't be interrupted.

Vision Coverage	Basic Plan Amount Covered	Enhanced Plan Amount Covered	Eligible Every
EYE EXAM Must be performed by a licensed optometrist.	\$60	\$90	2 POLICY YEARS
EYEGASSES AND CONTACT LENSES Receipts must include the prescribed strength, or provide the detailed prescription.	\$100	\$200	24 MONTHS

Dental Coverage

● Insured Portion* ● Studentcare Dental Network Savings
 *Dental Plan maximum per policy year: \$500 (Basic) / \$750 (Enhanced)



Travel Coverage

Travel health coverage: 120 days per trip and up to \$5,000,000 per incident.
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 per trip in case of a medical emergency.

Visit www.studentcare.ca for complete details.