



**STUDENTCARE**

**gallivan**  
student health & wellness

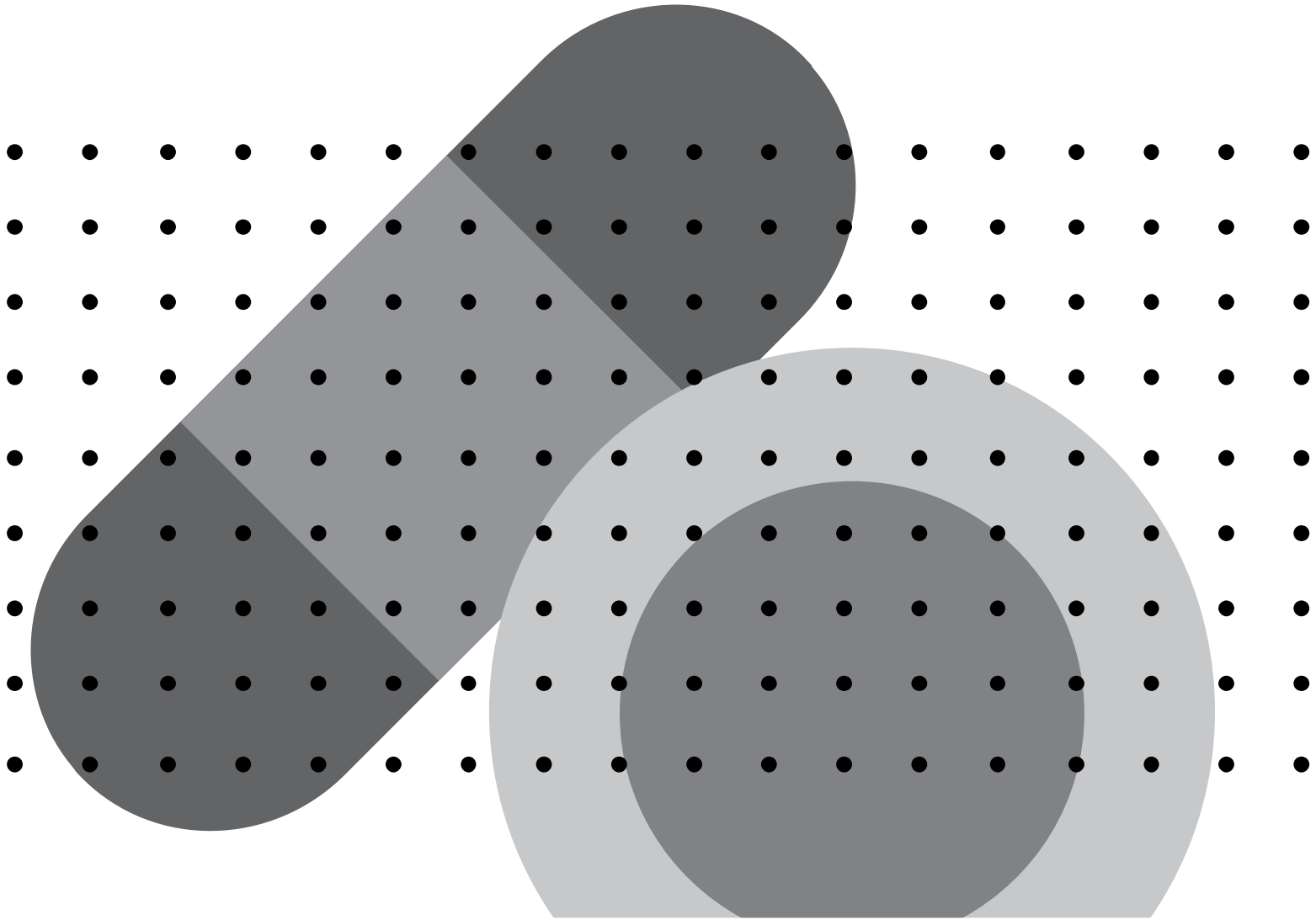


## DENTAL NETWORK



### MEMBER'S GUIDE – ONTARIO 2024-2025

514-789-8771





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# IMPORTANT CHANGES FOR 2024-2025

Significant changes have been made to a number of the student plans that we administer in Ontario. These changes will have an impact on the coverage of the students who will be your patients.

## NEW CLIENT

### Gallivan

- ▶ Toronto Metropolitan University, Graduate Students' Union (TMGSU)  
Group ID: RGU

## NO LONGER A CLIENT

### Studentcare

- ▶ Western University, Society of Graduate Students (SOGS)  
Group ID: Q1109

# INTRODUCTION

## WHO ARE STUDENTCARE, GALLIVAN & ACL?

We are the leading providers of student health and dental plans in Canada, serving over 1,000,000 members from over 100 partner student associations and post-secondary institutions.

We are independent of any insurance company or group plan. Our priority is to provide our members with simple, empowering, and reliable plans. As part of this vision, we have consistently worked to demystify insurance coverage and help hundreds of thousands of students effectively manage their health care.

We are experts in our field, specializing exclusively in student health care. We continue to enjoy unmatched client retention and satisfaction due to our expertise and knowledge of students' needs.

## DENTAL NETWORK

The Dental Network aims to help students obtain quality dental care at the lowest possible cost. This Network is comprised of dentists who take into consideration the precarious financial situation of students and have agreed to provide them with a rebate based on the Provincial Dental Fee Guide cost for General Practitioners.

- ▶ The only people who profit from this reduction are the students. Neither we nor the insurance company receive any benefit whatsoever from the discount granted to students. The economic conditions under which students live do not allow them to benefit from regular dental care unless they are insured. Thanks to the Dental Network, students can better afford their dental care.
- ▶ It is also important that when the dentists supply a service to students, they continue to respect the highest standards of their profession. They must offer their usual standard and quality of professional services at all times, from arranging appointments to performing dental procedures.
- ▶ In order to avoid problems with claims, whether submitted by the student or the dentist, effective communication between the dentist and the student is essential. Please take the time to explain to the student the work that has been carried out during their visit and the corresponding codes that appear on the claim form.

## THANK YOU

On behalf of the students at our participating campuses, we thank you for helping to make important dental care more accessible for students. We welcome your feedback and would appreciate any referrals of additional dental professionals who may wish to join our Network.

# DENTAL NETWORK PROCESS

## INITIAL PATIENT CONTACT

Each student accessing the Network must present their valid student identification card to the dentist to be eligible for the reduced rates of the Network. Family members enrolled in the student's Plan will also use the student identification card to access the Network.

## NETWORK REDUCTION

The cost to the student accessing a Network dentist is the fee of the procedure according to the Provincial Dental Fee Guide for General Practitioners minus the Network reduction. The Provincial Dental Fee Guide is updated every year.

**The process for administering the reduction depends on whether the dentist is part of the Studentcare Network or the Gallivan Network.** See the following page for details.

Please note that the dentist is free to offer a larger discount than that required by the Network. The Dental Network Reduction rates are listed below:

<b>Preventive Services</b>	<b><u>Studentcare Network:</u></b> <b>30% Reduction</b> <b><u>Gallivan Network:</u></b> <b>20% Reduction</b>
<b>Basic Services</b>	<b>20% Reduction</b>
<b>Major Restorative</b>	<b>20% Reduction</b>

Please refer to the individual breakdown by association at the end of this document to see which reductions apply to specific associations.

# ADMINISTERING THE NETWORK REDUCTION

## Studentcare Network dentists:

The Network reduction must take place up front; the dental office will record the reduced fee on the claim form. Therefore, for a \$100 basic service (eligible for a 20% reduction), \$80 should be charged to the student and written on the claim form. In the case of a student who has 80% coverage for basic services, they will be reimbursed 80% of the cost of the procedure as defined by the Provincial Dental Fee Guide for General Practitioners, rather than 80% of the reduced fee. As a result, the student is reimbursed \$80 (essentially 100% coverage).

## Gallivan Network dentists:

The dental office will record the full fee as per the Provincial Dental Fee Guide in their claim to the insurer, and the Network reduction will be written off afterward. Therefore, for a \$100 basic service (eligible for a 20% reduction), \$100 should be written on the claim form. The dentist will then apply the 20% reduction to the amount actually charged to the student, meaning that the student only pays \$80.

Provincial Fee Guide Rate	Network Fee	Insurance Coverage	Student Co-Payment
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$80</b> (For services covered at 80%)	<b>\$0</b>
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$70</b> (For services covered at 70%)	<b>\$10</b> (10% of Fee Guide rate - equivalent to 90% coverage)
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$60</b> (For services covered at 60%)	<b>\$20</b> (20% of Fee Guide rate - equivalent to 80% coverage)
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$50</b> (For services covered at 50%)	<b>\$30</b> (30% of Fee Guide rate - equivalent to 70% coverage)
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$40</b> (For services covered at 40%)	<b>\$40</b> (40% of Fee Guide rate - equivalent to 60% coverage)
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$30</b> (For services covered at 30%)	<b>\$50</b> (50% of Fee Guide rate - equivalent to 50% coverage)
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$20</b> (For services covered at 20%)	<b>\$60</b> (60% of Fee Guide rate - equivalent to 40% coverage)
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$10</b> (For services covered at 10%)	<b>\$70</b> (70% of Fee Guide rate - equivalent to 30% coverage)
<b>\$100</b>	<b>\$80</b> (Prov. fee guide rate minus 20%)	<b>\$0</b> (For services not insured)	<b>\$80</b> (80% of Fee Guide rate - equivalent to 20% coverage)

In this guide, you will find dental coverage details for the participating partner institutions and student associations in Ontario.

These pages should assist your office in calculating the reduced rates and insured benefit portions (if applicable).

**Please Note:** We have health and dental plans at various universities and colleges across Canada. Although rare, you may find that some students from schools outside of Ontario will wish to access your services at the Network rates. To view the coverage details at other institutions, please visit [www.studentcare.ca](http://www.studentcare.ca), [www.mystudentplan.ca](http://www.mystudentplan.ca), or [www.wespeakstudent.com](http://www.wespeakstudent.com).

# CLAIMING PROCEDURE

## WITH PAY DIRECT

### Step 1: Confirm Coverage

- ▶ Ask to see the student ID card.

### Step 2: Fill Out Claim Form

- ▶ Dentist fills out claim form.
- ▶ Student fills out personal information section.
- ▶ Dentist ensures student signs the following: the section authorizing the assignment of benefits to the dentist, the section regarding the release of information, and the declaration at the bottom of the page.
- ▶ Dentist sends completed form to insurance company.

NOTE: The dentist must always indicate the total fee for the treatment as well as the dental procedural codes for the services provided on the claim form. The insurance company only uses the codes to process claims. For Studentcare Network dentists, the Network reduction must take place up front; the dental office will record the reduced fee on the claim form. For Gallivan Network dentists, the full fee as per the Provincial Dental Fee Guide should be recorded on the form, and the Network reduction will be applied afterward to the amount actually charged to the student.

### Step 3: Submission & Payment

- ▶ Student is responsible for paying the outstanding amount.
- ▶ Dentist is responsible for submitting the claim to the insurance company for payment.

NOTE: The faster the claim is submitted, the faster the dentist will receive the reimbursement. The student is therefore not responsible for paying the insured amount in advance and will not need to wait for their reimbursement. This procedure is only beneficial to the student.

## WITHOUT PAY DIRECT

### Step 1: Confirm Coverage

- ▶ Ask to see the student ID card.

### Step 2: Fill Out Claim Form

- ▶ Dentist fills out claim form.

NOTE: The dentist must always indicate the total fee for the treatment as well as the dental procedural codes for the services provided on the claim form. The insurance company only uses the codes to process claims. For Studentcare Network dentists, the Network reduction must take place up front; the dental office will record the reduced fee on the claim form. For Gallivan Network dentists, the full fee as per the Provincial Dental Fee Guide should be recorded on the form, and the Network reduction will be applied afterward to the amount actually charged to the student.

### Step 3: Submission & Payment

- ▶ Student is responsible for paying the total cost of treatment (after the Network reduction) and for sending the claim form to the insurance company for reimbursement of the insured portion.



# CLAIMS SUBMISSION

Claims being submitted manually should be sent to:

## INSURERS

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**Canada Life**

PO Box 3050 Station Main  
Winnipeg, MB R3C 0E6

**ClaimSecure Inc**

PO Box 6500 Station A  
Sudbury, ON P3A 5N5

**Desjardins Insurance**

PO Box 3950  
Levis, QC G6V 8C6

**GreenShield**

PO Box 1608  
Windsor, ON N9A 7G1

**Securian Canada**

PO Box 1608  
Windsor, ON N9A 7G1

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For rapid processing, claims may also be submitted electronically.

**Deadline for Submission of Claims:**

- Claims must be received by Canada Life no later than **15 months** after the date the eligible benefit was incurred.
- Claims must be received by ClaimSecure Inc within **90 days** of the end of the policy year in which the claim was incurred.
- Claims must be received by Desjardins Insurance within **12 months** after the service was incurred.
- Claims must be received by GreenShield no later than **12 months** after the date the eligible benefit was incurred.
- Claims must be received by Securian Canada within **90 days** of the end of the policy year in which the claim was incurred.

# **BLACKOUT PERIOD**

## **FALL BLACKOUT PERIOD**

Although the majority of coverage periods begin September 1, there is a Blackout Period for about two months at the beginning of the policy year (**approximately September 1 to October 31**). During this time, the insurance companies are not able to confirm coverage. They will not process or reimburse the claims of students who were not covered by the Plan up to the end of the previous policy year. Students who were covered by the Plan up to the end of the previous policy year are not affected by the Fall Blackout Period, while most students who were registered for classes by early August will experience a shorter Blackout Period. Any expenses incurred during this time can be claimed for after the Blackout Period, so long as the student is eligible for coverage.

## **WINTER BLACKOUT PERIOD**

There is also a Blackout Period that affects new winter students beginning their studies in January. The Winter Blackout Period lasts about two months (**approximately January 1 to February 28**). During this time, the insurance companies will not reimburse claims for new students, as they cannot yet confirm coverage. Any expenses incurred during this time can be claimed for after the Blackout Period, so long as the student is eligible for coverage.

Students who were already enrolled in the fall are not affected by the Winter Blackout Period.

**We recommend that dental offices not accept assignment of benefits during the Blackout Period.**

## **POLICY PERIOD**

Coverage is in effect from September 1 to August 31 each year.

# DENTAL ACCIDENT

A dental accident is defined as “an injury to natural/healthy teeth from an external accidental blow to the mouth.” Damaged teeth must be considered “sound.” A sound tooth means a natural tooth that is not afflicted with any pathology either itself or in the adjacent structures. In addition, a tooth that has been treated or repaired and restored to normal function will be considered sound.

If a specialist is visited for covered services, the student’s reimbursement will be processed according to the equivalent General Practitioner fee.

Coverage for dental accidents includes repair/replacement of natural teeth, including braces and splints to repair damage to natural teeth that have been directly damaged by the accident. To claim for dental accidents, treatment must be completed within the 12 months following the accident and the accident must have taken place while the student was already covered by the Plan. Claims will be rejected if the accident date was before the student was insured.

To be eligible for the dental accident coverage, the following documentation must be sent to the health claims department at Securian Canada, Desjardins Insurance, Canada Life, or GreenShield:

- ▶ a letter stating details of the accident
- ▶ a treatment plan; pre-authorization stating work that needs to be completed as well as the time frame
- ▶ any other relevant documentation such as emergency room reports, x-rays, etc.
- ▶ **Health Claim Form** (available at [www.studentcare.ca](http://www.studentcare.ca) or [mystudentplan.ca](http://mystudentplan.ca))

Dental accident coverage is reimbursed under the extended health coverage portion of the student Health & Dental Plan. Completed forms and all relevant documentation should be sent to the appropriate insurer.

**Important note: Securian Canada**

Claims **must** be submitted manually to Securian Canada to be eligible for the dental accident coverage.

## DENTAL ACCIDENT – COVERAGE

Participating Ontario associations have the following coverage for dental accidents (based on the Provincial Dental Fee Guide for General Practitioners):

<b>Institution</b>	<b>Association</b>	<b>Coverage</b>	<b>Coverage Per Accident</b>
<b>STUDENTCARE</b>			
Canadian College of Naturopathic Medicine	NSA	100%	No maximum
Canadian Memorial Chiropractic College	CMCC-SC	No coverage	No coverage
Carleton University	CUSA	100%	\$1,000 per accident
Conestoga College	CSI	No coverage	No coverage
McMaster University	GSA	100%	No maximum
Mohawk College	MSA	80%	\$1,000 per accident
OCAD University	OCAD U	100%	No maximum
Queen's University	AMS	100%	\$1,000 per accident
Queen's University	SGPS	100%	\$2,000 per insured person per accident
Sault College	SCSU	100%	No maximum
Sheridan College	SSU	100%	No maximum
University of Ottawa	UOSU	No coverage	No coverage
University of Waterloo	WUSA	80%	No maximum
University of Waterloo	GSA	80%	No maximum
Wilfrid Laurier University	GSA	100%	No maximum
<b>GALLIVAN</b>			
Georgian College	GCSA	100%	\$2,000 per accident
Toronto Metropolitan University	TMSU	100%	No maximum
University of Guelph	Ridgetown Campus	80%	\$1,000 per accident
University of Guelph	CSA & GSA	100%	\$1,000 per benefit year
Ontario Tech University	OTSU	100%	\$2,000 per accident
Western University	University Students' Council	100%	\$1,500 per accident

# DENTAL ACCIDENT – COVERAGE

Participating Ontario associations have the following coverage for dental accidents (based on the Provincial Dental Fee Guide for General Practitioners):

Institution	Association	Coverage	Coverage Per Accident
<b>ACL</b>			
Algonquin College	Algonquin SA	--	--
Cambrian College	Cambrian Student Council	--	--
Cambrian College	Cambrian International Office	--	--
Centennial College	CCSAI	--	--
College Boreal	College Boreal International Office	--	--
Confederation College,	SUCCI	--	--
Fanshawe College	FSU	--	--
Fanshawe College	Fanshawe International Office	--	--
Fleming College	Fleming International Office	--	--
Fleming College	Fleming SAC	--	--
George Brown College	SAGBC	--	--
Humber College	Humber International Office / IGNITE	--	--
Humber College	IGNITE	--	--
The King's University College	King's University SA	--	--
La Cite College	La Cite College	--	--
Lambton College	Lambton SAC	--	--
Loyalist College	Loyalist Student Government	--	--
McMaster University	MSU	--	--
The Michener Institute	Michener Institute	--	--
Niagara College	NCSAC	--	--
Niagara University in Ontario	Niagara University in Ontario	--	--
Niagara University in Ontario	Niagara University in Ontario ( International plan)	--	--
Nipissing University	NUSU	--	--
Northern Ontario School of Medicine University	NOSMUSC	--	--
Northern College	NCSA	--	--

## DENTAL ACCIDENT – COVERAGE

Participating Ontario associations have the following coverage for dental accidents (based on the Provincial Dental Fee Guide for General Practitioners):

<b>Institution</b>	<b>Association</b>	<b>Coverage</b>	<b>Coverage Per Accident</b>
Northern College	Northern International Office	--	--
Pickering College	Pickering College	--	--
Seneca College	SSF	--	--
Seneca College	Seneca International Office	--	--
St. Clair College	St Clair SRC / TSI	--	--
St. Lawrence College	St. Lawrence College	--	--

# LIST OF PARTICIPATING ASSOCIATIONS

ADMINISTRATOR	INSTITUTION	ASSOCIATION	GROUP NUMBER	INSURER	TYPE OF PLAN	IDENTIFICATION FOR CLAIMS
ACL	Algonquin College	Algonquin SA	513970	iA/Claimsecure		A+Student ID
ACL	Cambrian College	Cambrian Student Council	514051	iA/Claimsecure		Student ID+B
ACL	Cambrian College	Cambrian International Office	514051	iA/Claimsecure		Student ID+B
Studentcare	Canadian College of Naturopathic Medicine	NSA	NSA	Securian Canada	Basic Care Plan	Student ID Number (7, 8 or 9 digits)
Studentcare	Canadian Memorial Chiropractic College	CMCC-SC	CCM	Securian Canada	Basic Care Plan	Student ID Number (6 digits)
Studentcare	Carleton University	CUSA	Q1107	Desjardins Insurance	Basic Care Plan	Student ID Number (9 digits)
ACL	Centennial College	CCSAI	510005	iA/Claimsecure		Student ID+CCS
ACL	College Boreal	College Boreal International Office	100004	iA/Claimsecure		Student ID+CB
Studentcare	Conestoga College	CSI	CSS	Securian Canada	Basic Care Plan	Student ID Number (7 digits)
ACL	Confederation College	SUCCI	513973	iA/Claimsecure		M+Student ID
ACL	Fanshawe College	FSU	514560	iA/Claimsecure		R+Student ID
ACL	Fanshawe College	Fanshawe International Office	100002	iA/Claimsecure		R+Student ID
ACL	Fleming College	Fleming International Office	100006	iA/Claimsecure		Student ID+Q
ACL	Fleming College	Fleming SAC	515647	iA/Claimsecure		Student ID+F

# LIST OF PARTICIPATING ASSOCIATIONS

ADMINISTRATOR	INSTITUTION	ASSOCIATION	GROUP NUMBER	INSURER	TYPE OF PLAN	IDENTIFICATION FOR CLAIMS
ACL	George Brown College	SAGBC	510000	iA/Claimsecure		Student ID+GBC
Gallivan	Georgian College	GCSA	163391	Canada Life		Student ID
ACL	Humber College	Humber International Office/IGNITE	514561	iA/Claimsecure		Z+Student ID
ACL	Humber College	IGNITE	514561	iA/Claimsecure		Z+Student ID
ACL	La Cite College	La Cite College	100017	iA/Claimsecure		Student ID+LC
ACL	Lambton College	Lambton SAC	513977	iA/Claimsecure		G+Student ID
ACL	Loyalist College	Loyalist Student Government	513979	iA/Claimsecure		Student ID+G
Studentcare	McMaster University	GSA	MUG	Securian Canada	Basic Care Plan	Student ID Number (9 digits)
ACL	McMaster University	MSU	515324	iA/Claimsecure		Student ID+M
Studentcare	Mohawk College	MSA	MHK	Securian Canada	Basic Care Plan	Student ID Number (9 digits)
ACL	Niagara College	NCSAC	513980	iA/Claimsecure		Y+Student ID
ACL	Niagara University in Ontario	Niagara University in Ontario	514562	iA/Claimsecure		Student ID+NU
ACL	Niagara University in Ontario	Niagara University in Ontario (International Office)	100016	iA/Claimsecure		Student ID+NU
ACL	Nipissing University	NUSU	514926	iA/Claimsecure		V+Student ID
ACL	Northern College	NCSA	515651	iA/Claimsecure		Student ID+N



# LIST OF PARTICIPATING ASSOCIATIONS

ADMINISTRATOR	INSTITUTION	ASSOCIATION	GROUP NUMBER	INSURER	TYPE OF PLAN	IDENTIFICATION FOR CLAIMS
ACL	Northern Ontario School of Medecin University	NOSMUSC	514563	iA/Claimsecure		Student ID+SOM
Studentcare	OCAD University	OCAD U	Q1210	Desjardins Insurance	Basic Care Plan	Student ID Number (7 digits, preceded by 2 zeros)
ACL	Pickering College	Pickering College	100011	iA/Claimsecure		Student ID+PC
Studentcare	Queen's University	AMS	AMS	Securian Canada	Basic Care Plan	Student ID Number (8 digits)
Studentcare	Queen's University	SGPS	GPS	Securian Canada	Basic Care Plan	Student ID Number (8 digits)
Gallivan	Toronto Metropolitan University	TMSU	RSU	GreenShield		Student ID
Gallivan	Toronto Metropolitan University	TMGSU	RGU	GreenShield		Student ID
Studentcare	Sault College	SCSU	SCS	Securian Canada	Basic Care Plan	Student ID Number (8 digits)
ACL	Seneca College	SSF	513981	iA/Claimsecure		N+Student ID
ACL	Seneca College	Seneca International Office	100003	iA/Claimsecure		N+Student ID
Studentcare	Sheridan College	SSU	SSU	Securian Canada	Basic Care Plan	Student ID Number (9 digits)
ACL	St. Clair College	St Clair SRC/TSI	513982	iA/Claimsecure		L+Student ID
ACL	St. Lawrence College	St. Lawrence College	513983	iA/Claimsecure		I+Student ID
ACL	The King's University College	King's University SA	514055	iA/Claimsecure		Student ID+KU
ACL	The Michener Institute	Michener Institute	516237	iA/Claimsecure		Student ID+H

# LIST OF PARTICIPATING ASSOCIATIONS

ADMINISTRATOR	INSTITUTION	ASSOCIATION	GROUP NUMBER	INSURER	TYPE OF PLAN	IDENTIFICATION FOR CLAIMS
Gallivan	University of Guelph	Ridgetown Campus	161332	Canada Life		Student ID
Gallivan	University of Guelph	CSA & GSA	330820	Canada Life		Student ID
Gallivan	Ontario Tech University	OTSU	175208	Canada Life		Student ID
Studentcare	University of Ottawa	UOSU	UNV	GreenShield	Basic Care Plan	Student ID Number (up to 10 digits, preceded by UNV)
Studentcare	University of Waterloo	WUSA	UWD	Securian Canada	Basic Care Plan	Student ID Number (8 digits)
Studentcare	University of Waterloo	GSA	UWD	Securian Canada	Basic Care Plan	Student ID Number (8 digits)
Gallivan	Western University	USC	177890	Canada Life		Student ID
Studentcare	Wilfrid Laurier University	GSA	WLG	Securian Canada	Basic Care Plan	Student ID Number (9 digits)

# IMPORTANT CONTACTS

## ADMINISTRATOR

**Studentcare**

1200 McGill College Avenue, Suite 2200  
Montreal, Quebec H3B 4G7  
Telephone: 514-789-8771

**Denise Nimara**

Coordinator, Networks  
Email: [denise@aseq.com](mailto:denise@aseq.com)

## INSURERS

**Canada Life**

PO Box 3050 Station Main  
Winnipeg, MB R3C 0E6

**ClaimSecure Inc**

PO Box 6500 Station A  
Sudbury, ON P3A 5N5

**Desjardins Insurance**

PO Box 3950  
Levis, QC G6V 8C6

**GreenShield**

PO Box 1608  
Windsor, ON N9A 7G1

**Securian Canada**

PO Box 1608  
Windsor, ON N9A 7G1

## DENTAL CARE COVERAGE

In the following section, you will find dental coverage details for each participating association with **Studentcare** and most associations with **Gallivan**.

\*For ACL and further Gallivan dental coverage details, please visit their association websites at [www.mystudentplan.ca](http://www.mystudentplan.ca) or [www.wespeakstudent.com](http://www.wespeakstudent.com).

# CANADIAN COLLEGE OF NATUROPATHIC MEDICINE – NSA

## STUDENT MEMBERS OF NSA

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Extraction of impacted teeth <sup>3</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>4</sup> - Scaling <sup>5</sup>	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Basic Services</b> - Oral surgery - Endodontics (root canals) - Periodontics <sup>6</sup> (gum treatments)	<b>50%</b>	<b>+ 20%</b>	<b>= 70%</b>	<b>30%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	<b>-</b>	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup>Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup>Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup>The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>4</sup>Fillings in amalgam (metal) are covered for all teeth. Composite (white) fillings are covered for the **front teeth and pre-molars only**. If the student chooses to have the back (posterior) teeth filled in composite, the claim will be reimbursed according to the amalgam fee.

<sup>5</sup>Scaling is covered up to **2 units** per policy year.

<sup>6</sup>Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# CANADIAN MEMORIAL CHIROPRACTIC COLLEGE – CMCC-SC

## STUDENT MEMBERS OF CMCC-SC

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Extraction of impacted teeth <sup>3</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>4</sup> - Oral surgery - Endodontics (root canals) - Periodontics <sup>5</sup> (gum treatments) - Scaling	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	<b>-</b>	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$500 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. Scaling is covered up to **4 units** per policy year. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**.

<sup>3</sup> The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>4</sup> Fillings in amalgam (metal) are covered for all teeth. Composite (white) fillings are covered for the **front teeth and pre-molars only**. If the student chooses to have the back (posterior) teeth filled in composite, the claim will be reimbursed according to the amalgam fee.

<sup>5</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# CARLETON UNIVERSITY STUDENTS' ASSOCIATION – CUSA

## STUDENT MEMBERS OF CUSA

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>4</sup> - Oral surgery - Wisdom teeth extractions <sup>3</sup>	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Basic Services</b> - Endodontics (root canals) - Periodontics <sup>5</sup> (gum treatments)	<b>10%</b>	<b>+ 20%</b>	<b>= 30%</b>	<b>70%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	<b>10%</b>	<b>+ 20%</b>	<b>= 30%</b>	<b>70%</b>
<b>Recall exam package</b>	<b>1 per policy year</b>			
<b>Annual Maximum</b>	<b>\$600 per policy year</b>			
<b>Insurance Company</b>	<b>Desjardins Insurance</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, and bitewing x-rays are covered **once per policy year**. Scaling is covered up to **2 units per 12 months**. A complete exam (sometimes called a new patient exam) is only covered **once per 3 policy years**. A complete set of x-rays or panorex x-rays is covered **once per 3 policy years**.

<sup>3</sup> The extraction of impacted teeth is considered to be part of preventive services by Desjardins Insurance. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners. The Dental Plan covers 50% of the cost of wisdom teeth extractions, up to 4 at a time, and with an overall lifetime maximum of \$500.

<sup>4</sup> Fillings in amalgam (metal) and fillings in composite (tooth-coloured) are covered for **all teeth**.

<sup>5</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# CONESTOGA COLLEGE – CSI

## STUDENT MEMBERS OF CSI

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Scaling <sup>2</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Fillings<sup>3</sup> and Extraction of impacted teeth<sup>4</sup></b>	<b>75%</b>	<b>+ 20%</b>	<b>= 95%</b>	<b>5%</b>
<b>Endodontics (root canals) and Periodontics<sup>5</sup> (gum treatments)</b>	<b>10%</b>	<b>+ 20%</b>	<b>= 30%</b>	<b>70%</b>
<b>Major Restorative</b> - Crowns - Bridges - Dentures	<b>10%</b>	<b>+ 20%</b>	<b>= 30%</b>	<b>70%</b>
<b>Recall exam package</b>	<b>1 per policy year</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, and the application of fluoride are covered **once per policy year**. Scaling is covered up to **4 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per policy year**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup> Fillings in amalgam (metal) and fillings in composite (white) are covered for **all teeth**. Tooth-coloured fillings are limited to **once every two years** on the same tooth surfaces.

<sup>4</sup> The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>5</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*



# MCMASTER UNIVERSITY – GSA

## STUDENT MEMBERS OF GSA

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Extraction of impacted teeth <sup>3</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>4</sup> - Oral surgery - Endodontics (root canals) - Periodontics <sup>5</sup> (gum treatments)	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	<b>-</b>	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 9 months</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup>Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 9 months**. Scaling and root planning are both covered up to **4 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**.

<sup>3</sup>The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>4</sup> Fillings in amalgam (metal) are covered for all teeth. Composite (white) fillings are covered for the **front teeth and pre-molars only**. If the student chooses to have the back (posterior) teeth filled in composite, the claim will be reimbursed according to the amalgam fee.

<sup>5</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# MOHAWK COLLEGE – MSA

## STUDENT MEMBERS OF MSA

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Preventive/Basic Services</b> - Extraction of impacted teeth	<b>50%</b>	<b>+ 20%</b>	<b>= 70%</b>	<b>30%</b>
<b>Basic Services</b> - Fillings <sup>3</sup>	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Basic Services</b> - Oral surgery - Endodontics (root canals) - Periodontics (gum treatments)	<b>20%</b>	<b>+ 20%</b>	<b>= 40%</b>	<b>60%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. Scaling is covered up to **2 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup> Fillings in amalgam (metal) are covered for all teeth. Composite (white) fillings are covered for the **front teeth and pre-molars only**. If the student chooses to have the back (posterior) teeth filled in composite, the claim will be reimbursed according to the amalgam fee.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# OCAD UNIVERSITY – OCAD U

## STUDENT MEMBERS OF OCAD-U

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Extraction of impacted teeth <sup>3</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>4</sup>	<b>80%</b>	<b>+ 20%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Oral surgery - Endodontics (root canals) - Periodontics <sup>5</sup> (gum treatments)	<b>10%</b>	<b>+ 20%</b>	<b>= 30%</b>	<b>70%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per policy year</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Desjardins Insurance</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams are covered **once per policy year**. Cleaning/polishing is covered up to **2 units per policy year**, bitewing x-rays are covered up to **4 films per policy year**, and the application of fluoride is covered up to **1 unit per policy year**. Oral hygiene instruction is covered **once per lifetime**. Scaling is covered up to **2 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per policy year**. A complete set of x-rays or panorex x-rays is covered **once per 3 policy years**.

<sup>3</sup> The extraction of impacted teeth is considered to be part of preventive services by Desjardins Insurance. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>4</sup> Sedative, silver, and white fillings are covered for **all teeth**.

<sup>5</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# QUEEN'S UNIVERSITY – AMS

## STUDENT MEMBERS OF AMS

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>3</sup> - Oral surgery - Endodontics (root canals) - Periodontics <sup>4</sup> (gum treatments) - Extractions <sup>5</sup>	<b>80%</b>	<b>+ 20%</b>	<b>= 100%</b>	<b>0%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	<b>-</b>	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, and oral hygiene instruction are covered **once per 12 months**. Scaling and root planning are covered up to a combined maximum of **4 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup> Fillings in amalgam (metal) and composite (white) are covered for **all teeth**.

<sup>4</sup> Certain maximums exist. Contact Studentcare for more details.

<sup>5</sup> The extraction of impacted teeth and erupted wisdom teeth is considered basic services by Securian Canada. There is no maximum on the number of wisdom teeth extractions.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# QUEEN'S UNIVERSITY – SGPS

## STUDENT MEMBERS OF SGPS

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services<sup>2</sup></b> - Recall exams - Polishing - X-rays	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>3</sup> - Oral surgery	<b>75%</b>	<b>+ 20%</b>	<b>= 95%</b>	<b>5%</b>
<b>Wisdom Teeth Extractions</b>	<b>50%</b>	<b>+ 20%</b>	<b>= 70%</b>	<b>30%</b>
<b>Basic and Major Restorative Services</b> - Endodontics (root canals) - Periodontics <sup>4</sup> (gum treatments) - Removable denture adjustments - Crowns - Bridges - Posts	<b>10%</b>	<b>+ 20%</b>	<b>= 30%</b>	<b>70%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$800 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, polishing, bitewing x-rays, and the application of fluoride are covered **once per 12 months**. Scaling and root planning are covered up to a combined maximum of **3 units per policy year**. Scaling and root planning in excess of 2 units are covered at 10% and up to a combined maximum of 8 units per policy year. A complete exam (sometimes called a new patient exam) is only covered **once per 5 policy years**. A complete set of x-rays or panorex x-rays is covered up to a combined maximum of **once per 36 months**.

<sup>3</sup> Fillings in amalgam (metal) and composite (white) are covered for **all teeth**.

<sup>4</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# SAULT COLLEGE – SCSU

## STUDENT MEMBERS OF SCSU

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Extraction of impacted teeth	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Oral surgery - Fillings <sup>3</sup> - Endodontics (root canals) - Periodontics <sup>4</sup> (gum treatments)	<b>60%</b>	<b>+ 20%</b>	<b>= 80%</b>	<b>20%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$500 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. Scaling is covered up to **2 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup> Fillings in amalgam (metal) and composite (white) are covered for **all teeth**.

<sup>4</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# SHERIDAN COLLEGE – SSU

## STUDENT MEMBERS OF SSU

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Scaling <sup>2</sup> - Extraction of impacted teeth <sup>3</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>4</sup>	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Basic Services</b> - Oral surgery - Endodontics (root canals) - Periodontics <sup>5</sup> (gum treatments)	<b>50%</b>	<b>+ 20%</b>	<b>= 70%</b>	<b>30%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. Scaling is covered up to **2 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup> The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>4</sup> Fillings in amalgam (metal) and composite (white) are covered for **all teeth**.

<sup>5</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# UNIVERSITY OF OTTAWA – UOSU

## STUDENT MEMBERS OF UOSU

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Basic Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>3</sup> - Basic oral surgery	<b>75%</b>	<b>+ 20%</b>	<b>= 95%</b>	<b>5%</b>
<b>Comprehensive Basic Services</b> - Endodontics (root canals) - Periodontics <sup>4</sup> (gum treatments) excluding root planing - Standard denture services	<b>75%</b>	<b>+ 20%</b>	<b>= 95%</b>	<b>5%</b>
<b>Basic Services</b> - Extractions	<b>50%</b>	<b>+ 20%</b>	<b>= 70%</b>	<b>30%</b>
<b>Comprehensive Oral Surgery and Root Planing</b>	<b>50%</b>	<b>+ 20%</b>	<b>= 70%</b>	<b>30%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per policy year</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Green Shield Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams are covered **once per policy year**. Cleaning (up to 1 unit of polishing plus up to 1 unit of scaling) is covered **once per policy year**. Bitewing x-rays are covered up to **2 films per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 3 years**. A complete set of x-rays or panorex x-rays is covered **once per 2 years**. Denture cleaning is covered **once per recall period**.

\*Recall exams and cleanings, though considered Basic Services under Green Shield, fall under Diagnostic and Preventative services with the Studentcare Dental Network and have a 30% discount.

<sup>3</sup> Fillings in amalgam (metal) and composite (white) are covered for **all teeth**.

<sup>4</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*



# UNIVERSITY OF WATERLOO – WUSA

## STUDENT MEMBERS OF WUSA

	Insured portion <sup>1</sup>	StudentcareDental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Root planing <sup>3</sup> - Extraction of impacted teeth <sup>4</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>5</sup> - Oral surgery - Endodontics (root canals) - Periodontics <sup>6</sup> (gum treatments)	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. Scaling is covered up to **2 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup> Root planning is covered up to **8 units per policy year**.

<sup>4</sup> The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>5</sup> Fillings in amalgam (metal) and composite (white) are covered for **all teeth**.

<sup>6</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# UNIVERSITY OF WATERLOO – GSA

## STUDENT MEMBERS OF THE GSA

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Root planing <sup>3</sup> - Extraction of impacted teeth <sup>4</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>5</sup> - Oral surgery - Endodontics (root canals) - Periodontics <sup>6</sup> (gum treatments)	<b>60%</b>	<b>+ 20%</b>	<b>= 80%</b>	<b>20%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$750 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. Scaling is covered up to **4 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**. A complete set of x-rays or panorex x-rays is covered **once per 36 months**.

<sup>3</sup> Root planning is covered up to **8 units per policy year**.

<sup>4</sup> The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>5</sup> Fillings in amalgam (metal) and composite (white) are covered for **all teeth**.

<sup>6</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# WILFRID LAURIER UNIVERSITY – GSA

## STUDENT MEMBERS OF GSA

	Insured portion <sup>1</sup>	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-payment
<b>Preventive Services</b> - Recall exams <sup>2</sup> - Cleanings <sup>2</sup> - Extraction of impacted teeth <sup>3</sup>	<b>70%</b>	<b>+ 30%</b>	<b>= 100%</b>	<b>0%</b>
<b>Basic Services</b> - Fillings <sup>4</sup> - Oral Surgery - Endodontics (root canals) - Periodontics <sup>5</sup> (gum treatments) - Scaling <sup>2</sup>	<b>70%</b>	<b>+ 20%</b>	<b>= 90%</b>	<b>10%</b>
<b>Major Restorative</b> - Crowns - Bridges - Posts	-	<b>+ 20%</b>	<b>= 20%</b>	<b>80%</b>
<b>Recall exam package</b>	<b>1 per 12 months</b>			
<b>Annual Maximum</b>	<b>\$550 per policy year</b>			
<b>Insurance Company</b>	<b>Securian Canada</b>			
<b>Policy Year</b>	<b>September 1 – August 31</b>			

<sup>1</sup> Percentage of Provincial Dental Fee Guide for General Practitioners (in the province where service was performed).

<sup>2</sup> Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered **once per 12 months**. Scaling is covered up to **2 units per policy year**. A complete exam (sometimes called a new patient exam) is only covered **once per 36 months**.

<sup>3</sup> The extraction of impacted teeth is considered to be part of preventive services by Securian Canada. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

<sup>4</sup> Fillings in amalgam (metal) are covered for all teeth. Composite (white) fillings are covered for the **front teeth and pre-molars only**. If the student chooses to have the back (posterior) teeth filled in composite, the claim will be reimbursed according to the amalgam fee.

<sup>5</sup> Certain maximums exist. Contact Studentcare for more details.

*Please note that the dentist is free to offer a larger discount than that required by the Network. Any additional discount will reduce the direct cost to the student.*

# Ontario Select Dental Partnership

## Gallivan: Student Health and Wellness PROGRAM INFORMATION

Students will contact you directly by utilizing the contact information we have for your office. We provide this information in person from our on-site office and on the internet through our website – [www.mystudentplan.ca](http://www.mystudentplan.ca).

**Not every student** at the institution is on the Student Dental Plan; some will have coverage provided to them by another insurance/benefits program. They may contact your office because they received your information from our office.

The insurer information provided below only applies to students on our Student Dental Plans. Please reference the attached benefits schedules for Georgian College, Toronto Metropolitan University, the University of Guelph Main and Ridgetown campuses, Ontario Tech University and Western University undergrads. We have provided a graphic of the “myBenefits card” used by members of the student plan. Students should be able to show you a copy of this card.

### Processing Claims

Claims are submitted through EDI directly to Canada Life or Green Shield. Reimbursement for assigned claims will result in a cheque issued directly to your dental centre. The reimbursement will be based on the information provided by the EDI. The EDI cannot be used during the Blackout Period (see below for details).

### Coverage Blackout Period

We do not receive student enrolment information until after the institution has confirmed the students are full-time and have been assessed the fee. Therefore, although coverage for eligible services is effective September 1st, the student is not active on the insurer’s system until later in October. **This means electronic claims processing is not possible until the Validation Period ends.**

During the validation period we advise the students to expect to pay out-of-pocket. Please provide the student with a standard dental claim form. You can advise the student to visit the Benefits Plan Office on-campus about submitting their claim.

# Plan Details - Georgian College Students' Association

**Insurer: Canada Life**

**Policy: 163391**

## Dental Coverage Table

	Insured Portion	Dental Partner Savings**	Total Coverage*
<b>Diagnostic and Preventive</b>	100%	N/A	100%
Annual exam: diagnosis, x-rays, 4 units of scaling (above the gum line) and one unit of polishing One exam per benefit year Scaling, polishing & fluoride			
<b>Minor Restorative</b>	75%	20%	95%
Fillings			
<b>Extractions</b>	75%	20%	95%
Limited to 2 wisdom teeth per benefit year			
<b>Endodontic &amp; Periodontic</b>	10%	20%	30%
Root canals			
<b>Major Restorative</b>	10%	20%	30%
Bridges, crowns & dentures			

**Benefit year maximum of \$600 and specific limits may also apply. Pre-approval required for treatment plan exceeding \$300.**

\* Insured portion is based on insurer's current eligible fee for services rendered, as a result, total coverage amount may differ, depending on the fees charged at the dental office.

\*\* Discount does not apply to lab costs.

## On-Campus Benefits Plan Office

**Shannon Kelly**

Student Service Coordinator  
One Georgian Drive, Room A159  
Tel: 705-728-1968 ext 5299  
Email:  
georgianplan@mystudentplan.ca

<https://gw1.greatwestlife.com>  
 Claims Inquiries: 1.800.957.9777

**mystudentplan.ca**

Georgian College Students' Association  
Plan Name

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Member Name

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11 Carrier ID                      163391 Plan Number

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0 Student ID Number              01 Version Code


# Plan Details - Toronto Metropolitan Students' Union

**Insurer: Green Shield**

**Policy: RSU\_\_\_\_\_ -**

## Dental Coverage Table

	Insured Portion	Dental Partner Savings**	Total Coverage*
<b>Diagnostic and Preventive</b>	80%	20%	100%
Annual exam: diagnosis, x-rays, one unit of scaling and one unit of polishing. Limited to once per benefit year.			
<b>Minor Restorative</b>	75%	20%	95%
Fillings , denture adjustments & repairs			
<b>Extractions</b>	75%	20%	95%
<b>Endodontic &amp; Periodontic</b>	10% / 80%	20%	30% / 100%
Root canals, other oral surgery, and one additional unit of scaling and/or root planning per benefit year			
<b>Major Restorative</b>	10%	20%	30%
Bridges, crowns & dentures			

**Benefit year maximum of \$750 and specific limits may also apply. Pre-approval required for treatment plan exceeding \$500.**




\* Insured portion is based on insurer's current eligible fee for services rendered, as a result, total coverage amount may differ, depending on the fees charged at the dental office.

\*\* Discount does not apply to lab costs.

## On-Campus Benefits Plan Office

**Najam UI Saqib**

RSU Health & Dental Plan Administrator  
Member Services Office, Student Centre  
(SCC) Lobby, 55 Gould Street  
Tel: 416-979-5255 x2311  
Email: rsuplan@mystudentplan.ca

<b>mystudentplan.ca</b>	www.mystudentplan.ca/RSU Claims Inquiries: 1.888.711.1119
Member Name _____	  
Ryerson Students' Union Plan Name	
RSU _____ -00 Student Number	
ATTN: Service Providers submitting online claims prefix must be entered with student number	

# Plan Details - University of Guelph Central Student Association and Graduate Students' Association

**Insurer: Canada Life**

**Policy: 157994**

## Dental Coverage Table

	Insured Portion	Dental Partner Savings**	Total Coverage*
<b>Diagnostic and Preventive</b>	100%	N/A	100%
Annual exam includes: diagnosis, x-rays, two units of scaling and one unit of polishing. One exam per benefit year.			
<b>Minor Restorative</b>	80%	20%	100%
Fillings & child space maintainers			
<b>Oral Surgery</b>	75%	20%	95%
Surgical removal of teeth			

**Benefit year maximum of \$600 and specific limits may also apply. Pre-approval required for treatment plan exceeding \$300.**

\* Insured portion is based on insurer's current eligible fee for services rendered, as a result, total coverage amount may differ, depending on the fees charged at the dental office.

\*\* Discount does not apply to lab costs.

## On-Campus Benefits Plan Office

**Ann Mammoliti**

Student Service Coordinator

Student Benefits Plan Office

Level 1, University Centre, Room 108A

Tel: (519) 824-4120 ext 54798

Email: [guelphplan@mystudentplan.ca](mailto:guelphplan@mystudentplan.ca)

<a href="https://gwl.greatwestlife.com">mystudentplan.ca</a>			<a href="https://gwl.greatwestlife.com">https://gwl.greatwestlife.com</a>
			Claims Inquiries: 1.800.957.9777
University of Guelph CSA & GSA			
Plan Name			
Member Name			
11	330820	157994	
Carrier ID	Health Plan #	Dental Plan #	
0		01	
Student ID Number		Version Code	assure

# Plan Details - University of Guelph Ridgetown Campus

**Insurer: Canada Life**

**Policy: 161332**

## Dental Coverage Table

	Insured Portion	Dental Partner Savings**	Total Coverage*
<b>Diagnostic and Preventive</b>	80%	20%	100%
Annual exam includes: diagnosis, x-rays, two units of scaling and one unit of polishing One exam per 12 month period			
<b>Minor Restorative</b>	70%	20%	90%
Fillings, denture adjustment & repairs			
<b>Extractions</b>	50%	20%	70%
Limited to 2 wisdom teeth per benefit year			
<b>Endodontic &amp; Periodontic</b>	20%	20%	40%
Root canals			

**Benefit year maximum of \$750 and specific limits may also apply. Pre-approval required for treatment plan exceeding \$500.**

\* Insured portion is based on insurer's current eligible fee for services rendered, as a result, total coverage amount may differ, depending on the fees charged at the dental office.

\*\* Discount does not apply to lab costs.

## On-Campus Benefits Plan Office

Health & Dental Plan Administrator

Tel: 1-877-746-5566 ext. 7249

Email: [ridgetownplan@mystudentplan.ca](mailto:ridgetownplan@mystudentplan.ca)


<https://gwl.greatwestlife.com>  
 Claims Inquiries: 1.800.957.9777


[mystudentplan.ca](https://mystudentplan.ca)

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**University of Guelph - Ridgetown Campus**  
 Plan Name

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Member Name _____	
11 Carrier ID	161332 Plan Number
0 Student ID Number	01 Version Code

  
 assure



# Plan Details - Ontario Tech University

**Insurer: Canada Life**

**Policy: 175208**

## Dental Coverage Table

	Insured Portion	Dental Partner Savings**	Total Coverage*
<b>Diagnostic and Preventive</b>	80%	20%	100%
Annual exam^ scaling, polishing flouride			
<b>Minor Restorative</b>	60%	20%	80%
Fillings			
<b>Extractions and Oral Surgery</b>	60%	20%	80%
Wisdom teeth removal (limited to 2 per year)			
<b>Periodontic and Other Oral Surgery</b>	20%	20%	40%
Definitive surgical procedures			
<b>Endodontic and Major Restorative</b>	10%	20%	30%
Root canal therapy Bridges, crowns & dentures			

**Benefit year maximum of \$500 and specific limits may also apply.**

**Pre-approval required for treatment plan exceeding \$300.**

^ Exam includes: diagnosis, x-rays, 4 units of scaling (above the gum line) and one unit of polishing. One exam per benefit year.

\* Insured portion is based on insurer's current eligible fee for services rendered, as a result, total coverage amount may differ, depending on the fees charged at the dental office.

\*\* Discount does not apply to lab costs.

## On-Campus Benefits Plan Office

**Tina Todaro**

Ontario Tech Student Benefits Plan Office

Shawenjigewining Hall - SHA 023

2000 Simcoe Street North

Oshawa, ON L1H 7K4

Phone: 1-905-721-2000 ext. 6345

Email: ontariotech@mystudentplan.ca

**mystudentplan.ca**
https://gw1.greatwestlife.com  
Claims Inquiries: 1.800.957.9777

**Ontario Tech Student Union**  
Plan Name

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Member Name

**11**  
Carrier ID

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**0**  
Student ID Number

**175208**  
Plan Number

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**01**  
Version Code


# Plan Details - University Students' Council of Western University

**Insurer: Canada Life**

**Policy: 177890**

## Dental Coverage Table

	Insured Portion	Dental Partner Savings**	Total Coverage*
<b>Diagnostic and Preventive</b>	80%	20%	100%
Annual Exam includes: diagnosis, x-rays, up to 1 unit of polishing per benefit year, and 4 units of scaling twice per benefit year.			
<b>Minor Restorative</b>	80%	20%	100%
Fillings, amalgam, silicate and composite fillings, and tooth-coloured fillings			
<b>Extractions and Oral Surgery</b>	10% / 50%	20%	30% / 70%
extractions of impacted teeth and/or residual roots	50%	20%	70%
minor surgical procedures, simple extractions and post surgical care	10%	20%	30%
<b>Endodontic and Periodontic</b>	10%	20%	30%
root canal therapy, periodontal root planing			
<b>Anesthesia</b>	80%	20%	100%

**Benefit year maximum of \$750 and specific limits may also apply.**

**Pre-approval required for treatment plan exceeding \$500.**

\* Insured portion is based on insurer's current eligible fee, minus one year for services rendered, as a result, total coverage amount may differ, depending on the fees charged at the dental office.

\*\* Discount does not apply to lab costs.

[purplecare.ca](https://purplecare.ca)

<https://gwl.greatwestlife.com>  
Claims Inquiries: 1.800.957.9777

## On-Campus Benefits Plan Office

**Nina Joyce**

USC Health & Dental Plan Administrator

Room 316, UCC Building

Phone ( text between 8am-4pm ): 226-580-9872

Email: [nina.joyce@westernusc.ca](mailto:nina.joyce@westernusc.ca)

University Students' Council of Western University  
Plan Name



Member Name

11  
Carrier ID

177890  
Plan Number

0  
Student ID Number

01  
Version Code

PurpleCARE  
Students Supporting Students.

canada life  
assure

**gallivan**  
student health & wellness



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Montreal, Quebec H3B 4G7  
514-789-8771