



STUDENTCARE

STUDENTCARE DENTAL NETWORK



Professional's Guide - Ontario

1 866 795-4431

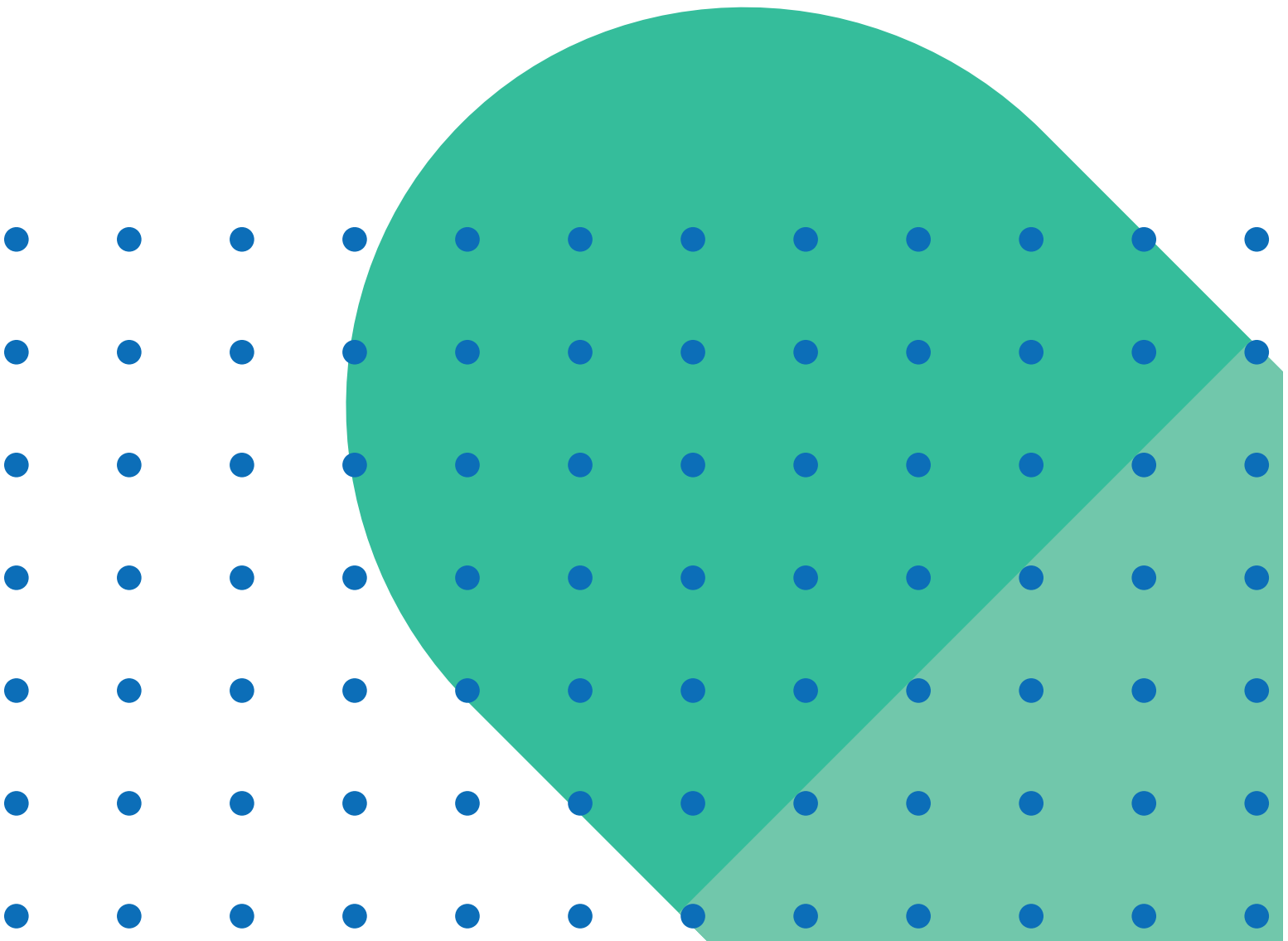


TABLE OF CONTENTS

INTRODUCTION

Who is Studentcare?.....	3
The Studentcare Dental Network.....	3
Important Contacts	3

DENTAL NETWORK PROCESS

Initial Patient Contact	4
The Network Reduction	4
Administering the Reduced Rate	4
Policy Year & Blackout Period	5
Claims Payment Process	6
Claims Submission.....	6
Advertising.....	6

POLICY INFORMATION

Policy Information	8
--------------------------	---

DENTAL COVERAGE

Queen's University - Alma Mater Society (AMS).....	9
McMaster University - Graduate Students Association (GSA).....	10
Canadian College of Naturopathic Medicine - Naturopathic Students' Association (NSA)	11
University of Waterloo - Federation of Students (Feds).....	12
University of Waterloo - Graduate Student Association (GSA)	13
Canadian Memorial Chiropractic College - Canadian Memorial Chiropractic College Students' Council (CMCC Students' Council)	14
Sheridan College - Sheridan Student Union (SSU).....	15
Wilfrid Laurier University - Graduate Students' Association (GSA).....	16
Mohawk College - Mohawk Students' Association (MSA).....	17
Western University - Society of Graduate Students (SOGS)	18
Carleton University - Carleton University Students' Association (CUSA)	19
OCAD University (OCAD U)	20
University of Toronto - University of Toronto Students' Union (UTSU).....	21
Conestoga College - Conestoga Students Inc. (CSI).....	22

Introduction

Who is Studentcare?

Studentcare is the national leader in student health- and dental-care programs in Canada, serving over 750,000 members in six provinces.

Studentcare was established in 1996 by a group of students who were unsatisfied with the outdated approaches to student health care offered by traditional insurance brokers. For these students, the solution involved working closely with health- and dental-care practitioners to provide affordable care to students across Canada.

Studentcare is completely independent of any insurance company or group plan. Moreover, we believe that each group of students has its own individual needs. For this reason, the only clients we represent are students, and we work relentlessly to offer them the best possible health and dental insurance plans.

The Studentcare Dental Network

The Studentcare Dental Network was created to enable students to obtain quality dental care at the lowest possible cost. This Network is composed of dentists who, conscious of the frequently precarious financial situation of students, consent to provide them with a rebate based on the Provincial Dental Fee Guide for General Practitioners.

The only people who profit from this reduction are the students. Neither Studentcare nor the insurance company receive any benefit whatsoever from the discount granted to students. The economic conditions under which students live often do not allow them to benefit from regular dental care unless they are insured. Thanks to the Studentcare Dental Network, students can better afford their dental care.

Important Contacts

Studentcare

1200 McGill College Avenue, Suite 2200
Montreal, Quebec
H3B 4G7
1 866 795-4431

Michelle Todi

Networks Coordinator
mtodi@studentcare.net

Dental Network Process

Initial Patient Contact

Each student accessing the Network must present his or her valid student identification 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 card to access the Network. These cards, however, cannot entirely verify that a student has dental insurance. To verify coverage, please contact our Member Services Centre at 1 866 795-4431.

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

Preventive Services checkups, cleanings, scaling, fluoride, x-rays, root planing	30% Reduction
Basic Services extractions, fillings, oral surgery, endodontics, periodontics	20% Reduction
Major Restorative crowns, bridges, posts	20% Reduction

Administering the Reduced Rate

The Network reduction must take place up front; the dental office will record the reduced fee on the claim form. Therefore, for a \$100 preventive service (eligible for a 30% reduction), \$70 should be charged to the student and written on the claim form. In the case of a student who has 70% coverage for preventive services, he or she will be reimbursed 70% of the cost of the procedure as defined by the Provincial Dental Fee Guide for General Practitioners, rather than 70% of the reduced fee. As a result, the student is reimbursed \$70 (essentially 100% coverage).

In this guide, you will find dental coverage details for participating partner schools and student associations in Ontario: Queen's University (AMS), McMaster University (GSA), the Canadian College of Naturopathic Medicine (NSA), the University of Waterloo (Feds and GSA), the Canadian Memorial Chiropractic College (CMCC Students' Council), Sheridan College (SSU), Wilfrid Laurier University (GSA), Mohawk College (MSA), Western University (SOGS), Carleton University (CUSA), OCAD University (OCAD U), University of Toronto (UTSU), and Conestoga College (CSI). These pages should assist your office in calculating the reduced rates and insured benefit portions.

Please note that we have health and dental plans at various universities 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 universities, please visit www.studentcare.ca or contact our Member Services Centre at **1 866 795-4431**.

Policy Year & Blackout Period

Policy Year: coverage is in effect from September 1 to August 31 each year.

For UTSU and CSI students:

Fall Blackout Period: Although coverage begins September 1, 2016, there is a Blackout Period for about two months at the beginning of the policy year (approximately September 1 to October 31) for students who were not registered for classes by early August. During this time, the insurance companies are not able to confirm coverage or process or reimburse the claims of those students. Any expenses incurred during this time can be claimed for after the Blackout Period, so long as the student is eligible for coverage. Most students who were registered for classes by early August will not experience a Blackout Period.

Winter Blackout Period: There is also a Blackout Period that affects new winter students beginning their studies in January who were not registered for classes by early December. The Winter Blackout Period begins on January 1 each year and lasts approximately until February 28. During this time, the insurance companies will not reimburse claims for new students not registered by early December, as they cannot yet confirm coverage. Students who were already enrolled in the fall are not affected by the Winter Blackout Period.

For all other students:

Fall Blackout Period: Although coverage begins September 1, 2016, 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 begins on January 1 each year and lasts approximately until February 28. During this time, the insurance companies will not reimburse claims for new students, as they cannot yet confirm 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. Contact Studentcare to confirm a student's active status.

Claims Payment Process

For dental offices that do not allow assignment of benefits, simply complete the claim form. The student is responsible for paying the total cost of treatment (after the Network reduction) and for mailing the claim form to the insurance company for reimbursement of the insured portion.

For dental offices that allow assignment of benefits, we caution those offices to ensure that a student has coverage and/or they have not reached their annual maximum coverage. We recommend that your office first contact our Member Services Centre to verify coverage. In the case of assignment, the dentist must ensure that the student signs the section authorizing the assignment of benefits to the dentist as well as the section regarding the release of information and the declaration at the bottom of the page. The dentist can then submit the claim electronically or send the completed claim form by mail to the insurance company. The student is responsible for paying any outstanding amount that exists after the reduced rate (plus assignment of benefits) is applied.

Claims Submission

Claims being submitted manually should be sent to:

SOGS, CUSA, OCAD U, and UTSU:

Desjardins Financial Security Life Assurance Company

C. P. 3950
Lévis, QC G6V 8C6

All other schools:

Sun Life Assurance Company of Canada

PO Box 2010 Stn Waterloo
Waterloo, ON N2J 0A6

For rapid processing, claims may also be submitted electronically.

<p>Deadline for Submission of Claims: Claims must be received by Sun Life Assurance Company of Canada or Desjardins Financial Security Life Assurance Company (depending on the association) within 90 days of the end of the policy year in which the claim was incurred.</p>

Advertising

In return for the generosity of our Network dentists, Studentcare will advertise each participating dental office in various forms. First, our website, www.studentcare.ca, which is frequently accessed by students, contains a full listing of the Dental Network. Second, we publish a brochure that is distributed through various campus locations, including the Health & Dental Plan and student association offices. Finally, we regularly publish advertisements for our Networks in campus publications.

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.



STUDENTCARE PROVIDER NETWORKS PROMOTING YOUR BUSINESS TO STUDENTS

Examples of promotional material:

QUICK CLAIMING & REIMBURSEMENT

2016-2017 YOUR OCAD U STUDENT HEALTH & DENTAL PLAN

SAVE MORE MONEY!

Example of a claim made using a Studentcare Dental Network practitioner:

80% 20% TOTAL COVERAGE 100%

Make the most out of it



STUDENTCARE

We invite you to visit www.studentcare.ca and choose the institution nearest to your practice to see an example of how students benefit from the Dental Network.

ENJOY IT WHILE IT LASTS

WELCOME TO YOUR STUDENT HEALTH PLAN.

Type the name of your association or school.

List of student associations

BENEFITS GUIDE

UTGSU HEALTH & DENTAL PLAN

ENJOY IT WHILE IT LASTS

WHY A UTGSU HEALTH & DENTAL PLAN?

WHO'S COVERED?

CHANGE-OF-COVERAGE PERIOD

SAVE MONEY WITH THE STUDENTCARE NETWORKS

Health & Dental Plan Office
16 Bancroft Avenue
(416) 978-6485

WEBSITE

HOME HEALTH TRAVEL WHO'S COVERED?

MEMBER SERVICES

HEALTH-CARE NETWORKS Find a Professional

Select a Network

Discover the Networks' Advantages

CLAIMS

- Group Number (A&D): Q1212
- Group Number (Travel): 97180
- Oswen Shield ID Number (Other Benefits)
- How to Claim
- Claim Forms

COVERAGE

- Change-of-Coverage Period

DOWNLOAD CENTRE

- Travel Health Passport
- Claim Forms

ABOUT US

- Get to know us
- Student Jobs
- Contact Us

WEBSITE - NETWORK PROMOTION

HOME HEALTH TRAVEL WHO'S COVERED?

Dental Professionals

Results 1 - 80 out of 80 Results per page All

Map Satellite

UNIVERSITY AVE DENTAL CLINIC
Dr. Sharayah Pourmand
275 Dundas Street West, Suite 5, Toronto, ON, M5T 3S1
(647) 948-1717
Map Send to my email

Advantage

- 30% off preventive services
- 20% off basic services
- 20% off major restorative

MEMBER SERVICES

HEALTH-CARE NETWORKS Find a Professional

Select a Network

Discover the Networks' Advantages

CLAIMS

- Group Number (A&D): Q1212
- Group Number (Travel): 97180
- Oswen Shield ID Number (Other Benefits)
- How to Claim
- Claim Forms

COVERAGE

- Change-of-Coverage Period

DOWNLOAD CENTRE

- Travel Health Passport
- Claim Forms

ABOUT US

- Get to know us
- Student Jobs
- Contact Us

WEBSITE - GOOGLE MAPS SEARCH TOOL

STUDENT HANDBOOK AD

2016-2017
NSA HEALTH & DENTAL PLAN

Your coverage includes:

- Health
- Vision
- Travel
- Dental

Save more money by visiting a Network member. Learn more: www.studentcare.ca

Detach this section and use this card in conjunction with your student ID card to claim for prescription drugs covered by your Plan.

STUDENTCARE
CCNM NSA HEALTH & DENTAL PLAN

Carrier: 16 Group Number: 050148

5 or 7 Digit Student ID Number. Provided by Leading Edge.

PAY-DIRECT CARD
Information for the pharmacist. Please include the Above information and enter the information on this card.

Student's Name (Please PRINT)

USE YOUR PAY-DIRECT CARD FOR PRESCRIPTION DRUGS

By presenting the Pay-Direct Card with your valid student ID card, you can fill your prescriptions at most Canadian pharmacies. The pharmacist will be able to process the claim immediately, so you won't have to pay the full amount up front and wait to be reimbursed.

Use of this card authorizes Sun Life and Studentcare, their agents and service providers to collect, use, and disclose information about you, my spouse, or dependants to any person or organization including the pharmacy, healthcare practitioners, institutions, investigative agencies, and insurers for the purposes of underwriting, administration, audit, paying claims, and patient safety. If you are a spouse or a dependent, my information will be shared with the Plan member. To review Sun Life's privacy policy, visit www.sunlife.ca.

Detach this section and use this card in conjunction with your student ID card to claim for prescription drugs covered by your Plan.

Sun Life Financial
Studentcare
1200 McGill College Avenue, Suite 2200
Montreal, QC H3B 4G7
Toll-Free: 1 866 369-8791

If you're covered, use this card in conjunction with your student ID card.

Sun Life Financial
assure

NETWORK PROMOTIONAL CARD

Policy Information

Please note that we have Health & Dental Plans at over 50 schools across Canada. To view the coverage details at other schools, please visit www.studentcare.ca or contact us at **1 866 795-4431**. The policy and coverage information for our Ontario schools are included below.

Institution	Student Association	Insurance Company	Group Number	Individual Number
Queen's University	Alma Mater Society (AMS)	Sun Life Assurance Company of Canada	22275	Unique 8-digit Queen's student ID number
McMaster University	Graduate Students Association (GSA)	Sun Life Assurance Company of Canada	20639	Unique 9-digit McMaster student ID number
Canadian College of Naturopathic Medicine	Naturopathic Students' Association (NSA)	Sun Life Assurance Company of Canada	50148	Unique 5- or 7-digit CCNM student ID number
University of Waterloo	Federation of Students (Feds)	Sun Life Assurance Company of Canada	50149	Unique 8-digit University of Waterloo student ID number
University of Waterloo	Graduate Student Association (GSA)	Sun Life Assurance Company of Canada	50149	Unique 8-digit University of Waterloo student ID number
Canadian Memorial Chiropractic College	CMCC Students' Council	Sun Life Assurance Company of Canada	50159	Unique 6-digit CMCC student ID number
Sheridan College	Sheridan Student Union (SSU)	Sun Life Assurance Company of Canada	56003	Unique 9-digit Sheridan student ID number
Wilfrid Laurier University	Graduate Students' Association (GSA)	Sun Life Assurance Company of Canada	50153	Unique 9-digit Wilfrid Laurier student ID number
Mohawk College	Mohawk Students' Association (MSA)	Sun Life Assurance Company of Canada	50196	Unique 9-digit Mohawk student ID number
Western University	Society of Graduate Students (SOGS)	Desjardins Financial Security Life Assurance Company	Q1109	Unique 9-digit Western student ID number
Carleton University	Carleton University Students' Association (CUSA)	Desjardins Financial Security Life Assurance Company	Q1107	Unique 9-digit Carleton student ID number
OCAD University (OCAD U)	Not applicable	Desjardins Financial Security Life Assurance Company	Q1210	00 + unique 7-digit OCAD U student ID number
University of Toronto	University of Toronto Students' Union (UTSU)	Desjardins Financial Security Life Assurance Company	Q1212	Unique 9- or 10-digit University of Toronto student ID number (if 10, use the 9 digits on the right; if 9, use all digits)
Conestoga College	Conestoga Students Inc. (CSI)	Sun Life Assurance Company of Canada	17895	Unique 7-digit Conestoga student ID number

Alma Mater Society (AMS)

Queen's University

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹	70%	+ 30%	100%	0%
Basic Services fillings ² , oral surgery, endodontics (root canal), periodontics (gum treatment), extractions ³	80%	+ 20%	100%	0%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$1,000 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ Recall exams, cleaning/polishing, bitewing x-rays, and oral hygiene instruction are covered once per 9 months. Scaling and root planing are covered 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 36 months. A complete set of x-rays or panorex x-rays is covered once per 36 months.

² Fillings in amalgam (silver) and composite (white) are covered for all teeth.

³ The extraction of impacted teeth and erupted wisdom teeth is considered basic services by Sun Life Assurance Company of Canada.

Graduate Students Association (GSA) McMaster University

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , extraction of impacted teeth ²	70%	+ 30%	100%	0%
Basic Services fillings ³ , oral surgery, endodontics (root canal), periodontics (gum treatment)	70%	+ 20%	90%	10%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$750 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction, and the application of fluoride are covered once per 9 months. Scaling and root planing 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.

² The extraction of impacted teeth is considered to be part of preventive services by Sun Life Assurance Company of 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.

³ 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.

Naturopathic Students' Association (NSA) Canadian College of Naturopathic Medicine

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , extraction of impacted teeth ²	70%	+ 30%	100%	0%
Basic Services fillings ³ , scaling ⁴	70%	+ 20%	90%	10%
Basic Services oral surgery, endodontics (root canal), periodontics (gum treatment)	50%	+ 20%	70%	30%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$750 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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.

² The extraction of impacted teeth is considered to be part of preventive services by Sun Life Assurance Company of 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.

³ 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.

⁴ Scaling is covered up to 2 units per policy year.

Federation of Students (Feds)

University of Waterloo

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , root planing ² , extraction of impacted teeth ³	70%	+ 30%	100%	0%
Basic Services fillings ⁴ , oral surgery, endodontics (root canal), periodontics (gum treatment)	70%	+ 20%	90%	10%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$750 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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.

² Root planing is covered up to 8 units per policy year.

³ The extraction of impacted teeth is considered to be part of preventive services by Sun Life Assurance Company of 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.

⁴ Fillings in amalgam (metal) and composite (white) are covered for all teeth.

Graduate Student Association (GSA)

University of Waterloo

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , root planing ² , extraction of impacted teeth ³	70%	+ 30%	100%	0%
Basic Services fillings ⁴ , oral surgery, endodontics (root canal), periodontics (gum treatment)	60%	+ 20%	80%	20%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$750 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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.

² Root planing is covered up to 8 units per policy year.

³ The extraction of impacted teeth is considered to be part of preventive services by Sun Life Assurance Company of 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.

⁴ Fillings in amalgam (metal) and composite (white) are covered for all teeth.

CMCC Students' Council

Canadian Memorial Chiropractic College

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , extraction of impacted teeth ²	70%	+ 30%	100%	0%
Basic Services fillings ³ , oral surgery, endodontics (root canal), periodontics (gum treatment), scaling	70%	+ 20%	90%	10%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$500 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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.

² The extraction of impacted teeth is considered to be part of preventive services by Sun Life Assurance Company of 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.

³ 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.

Sheridan Student Union (SSU)

Sheridan College

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , scaling ¹ , extraction of impacted teeth ²	70%	+ 30%	100%	0%
Basic Services fillings ³	70%	+ 20%	90%	10%
Basic Services oral surgery, endodontics (root canal), periodontics (gum treatment)	50%	+ 20%	70%	30%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$750 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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.

² The extraction of impacted teeth is considered to be part of preventive services by Sun Life Assurance Company of 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.

³ Fillings in amalgam (metal) and composite (white) are covered for all teeth.

Graduate Students' Association

Wilfrid Laurier University

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , extraction of impacted teeth ²	70%	+ 30%	100%	0%
Basic Services fillings ³ , oral surgery, endodontics (root canal), periodontics (gum treatment), scaling ¹	70%	+ 20%	90%	10%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$550 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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 covered once per 36 months.

² The extraction of impacted teeth is considered to be part of preventive services by Sun Life Assurance Company of 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.

³ 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.

Mohawk Students' Association (MSA)

Mohawk College

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹	70%	+ 30%	100%	0%
Extraction of impacted teeth	50%	+ 20%	70%	30%
Basic Services fillings ²	70%	+ 20%	90%	10%
Basic Services oral surgery, endodontics (root canal), periodontics (gum treatment)	20%	+ 20%	40%	60%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$750 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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 covered once per 36 months. A complete set of x-rays or panorex x-rays is covered once per 36 months.

² 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.

Society of Graduate Students (SOGS) Western University

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services¹ recall exams, cleanings, x-rays, scaling	70%	+ 30%	100%	0%
Extraction of impacted teeth²	70%	+ 20%	90%	10%
Basic Services fillings ² , endodontics (root canal), periodontics (gum treatment)	70%	+ 20%	90%	10%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$500 per policy year			
Insurance Company	Desjardins Financial Security Life Assurance Company			

¹ 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 once per 12 months. A complete exam (sometimes called a new patient exam) is only covered once per 2 policy years. A complete set of x-rays or panorex x-rays is covered once per 2 policy years.

² Fillings in amalgam (metal) and composite (tooth-coloured) are covered for all teeth.

Carleton University Students' Association (CUSA)

Carleton University

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , extraction of impacted teeth ²	70%	+ 30%	100%	0%
Basic Services fillings ³	70%	+ 20%	90%	10%
Basic Services oral surgery, endodontics (root canal), periodontics (gum treatment)	10%	+ 20%	30%	70%
Major Restorative crowns, bridges, posts	10%	+ 20%	30%	70%
Annual Maximum	\$600 per policy year			
Insurance Company	Desjardins Financial Security Life Assurance Company			

¹ Recall exams, cleaning/polishing, and bitewing x-rays are covered once per policy year. Scaling is covered up to 2 units once 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.

² The extraction of impacted teeth is considered to be part of preventive services by Desjardins Financial Security Life Assurance Company. 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.

³ Fillings in amalgam (metal) and composite (tooth-coloured) are covered for all teeth.

OCAD University (OCAD U)

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , extraction of impacted teeth ²	80%	+ 30%	100%	0%
Basic Services fillings ³	80%	+ 20%	100%	0%
Basic Services oral surgery, endodontics (root canal), periodontics (gum treatment)	10%	+ 20%	30%	70%
Major Restorative crowns, bridges, posts	Not covered	+ 20%	20%	80%
Annual Maximum	\$750 per policy year			
Insurance Company	Desjardins Financial Security Life Assurance Company			

¹ Recall exams are covered once per 6 months. 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.

² The extraction of impacted teeth is considered to be part of preventive services by Desjardins Financial Security Life Assurance Company. The Studentcare Dental Network reduction, however, will be 20%, as this is considered oral surgery in the Provincial Dental Fee Guide for General Practitioners.

³ Sedative, silver, and white fillings are covered for all teeth.

University of Toronto Students' Union (UTSU)

University of Toronto

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Examinations and x-rays¹	80%	+ 30%	100%	0%
Basic Preventive Services and Basic Oral Surgery lab tests, extractions, maintenance of removable dentures (cleanings)	80%	+ 20%	100%	0%
Preventive scaling and polishing¹	70%	+ 30%	100%	0%
Periodontics (gum treatments)	70%	+ 20%	90%	10%
Basic Restorative Services fillings ² , endodontics (root canals), oral surgery, anesthesia, maintenance of removable dentures (other than cleaning)	60%	+ 20%	80%	20%
Annual Maximum	\$800 per policy year			
Insurance Company	Desjardins Financial Security Life Assurance Company			

¹ Recall exams are covered once per 12 months. Scaling/polishing (up to 1 unit of scaling plus up to 1 unit of polishing) is covered once per recall period. Bitewing x-rays are covered once every 9 months. Oral hygiene instruction is covered once every 12 months. A complete exam (sometimes called a new patient exam) is only covered once every 5 years.

² Amalgam, tooth-coloured filling restorations, and temporary sedative fillings are covered.

Conestoga Students Inc. (CSI)
Conestoga College

	Insured Portion (Any Dentist)	Studentcare Dental Network Reduction	Total Coverage: Insurance + Network Reduction	Student Co-Payment
Preventive Services recall exams ¹ , cleanings ¹ , scaling ¹	80%	+ 30%	100%	0%
Fillings² and extraction of impacted teeth³	75%	+ 20%	95%	5%
Endodontics and periodontics	10%	+ 20%	30%	70%
Major Restorative crowns, bridges, posts	10%	+ 20%	30%	70%
Annual Maximum	\$750 per policy year			
Insurance Company	Sun Life Assurance Company of Canada			

¹ 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.

² Fillings in amalgam (metal) and composite (white) fillings are covered for all teeth. Tooth-coloured fillings are limited to once every two years on the same tooth surfaces.

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

