

## New College of the Rockies Students' Association (COTRSA) Health & Dental Plan

The College of the Rockies Students' Association (COTRSA) has introduced a new Health & Dental Plan which was passed by referendum in April 2016. The new Plan is designed to help College of the Rockies students pay for the health services they need. The COTRSA has partnered with StudentCare in order to provide students with extended health and dental coverage. The new Health & Dental Plan is designed specifically for students to cover many services not covered by BC MSP and other basic health-care programs.

### Who's Covered?

The following students are automatically enrolled in the Plan:

- Students registered in the Fall Term in nine credits or more
- English Language Program (ELP) students taking two or more courses
- Students enrolled in full-time programs lasting for at least nine weeks of study

The following students are eligible to enrol themselves in the Plan by completing an enrolment process and paying a fee during the applicable Change-of-Coverage Period (from Sept. 1 - 21, 2016).

- Part-time students
- ABE students (*must show proof of Fair PharmaCare registration to enrol in the Plan*)
- Students registered in the Winter Term

Continuing Education students are not included in the Plan.

### What's Covered?

Complete details regarding the benefits of the Plan can be found on the StudentCare website ([www.studentcare.ca](http://www.studentcare.ca)).

### How Much Does It Cost?

The total cost of the Plan for full-year coverage (Sept. 1, 2016 - Aug. 31, 2017) is \$225 for automatically enrolled students. The cost of the Plan is automatically included in your tuition and other fees. Separate fees apply for family and self-enrolment in the Plan. More details can be found on the StudentCare website ([www.studentcare.ca](http://www.studentcare.ca)).

You can review your account information on AccessCOTR ([access.cotr.bc.ca](http://access.cotr.bc.ca)) via the *View Account and Make Payments* link under the *Student Menu - Financial Information*.

### Can I Change My Coverage?

If you are covered by another extended health and dental plan (e.g. a parent's or spouse's employee plan), you can combine both plans to maximize your overall coverage and reduce or eliminate out-of-pocket costs.

#### ***How to Opt-Out?***

If you were automatically enrolled in the Plan, you can choose to opt out of the Plan (*by showing proof of other coverage*) during the Change-of-Coverage Period from Sept. 1 - 21, 2016. If you have already paid the Plan fee, you will receive a cheque for the amount of the Plan fee shortly after the Change-of-Coverage Period.

#### ***How to Opt-In?***

If you are eligible for self-enrolment, you can enrol yourself and your spouse and/or dependent children in the Plan during the Change-of-Coverage Period from Sept. 1 - 21, 2016.

If you are a **new** Winter Term student, you can enrol yourself and your spouse and/or dependent children for coverage from Jan. 1 - Aug. 31, 2017 anytime between Jan. 3 - 24, 2017.

### How Can I Save More?

You can further enhance your benefits by visiting health professionals (including psychologists, dentists, and vision care professionals), who are members of the StudentCare Provider Networks. You are covered for the insured portion regardless of the health professional you choose, but by consulting a Network member, you will get additional coverage. For example, by visiting a Dental Network member, you will receive an additional 20% off dental services, enabling you to get up to 100% coverage. You also have access to the Doctor Network, which enables you to consult a physician from your computer, tablet, or mobile device.

### Have More Questions?

Call our Member Services Centre toll-free at 1 844 828-COTR (2687), Mon. – Fri. from 9am to 5pm or visit the StudentCare website ([www.studentcare.ca](http://www.studentcare.ca)).