

What are your Student Health & Dental Benefits?

Prescription Drug, Extended Health, Dental, Accident and Travel coverage that fills the gaps in your provincial health care. Built specifically for you by the Society of Graduate Students at Western University.

How much does it cost?

Graduate students paying full time fees that are automatically covered under the SOGS Health & Dental benefits have the option to opt-down to the Basic Plan. This would reduce the Health & Dental Plan fee to \$451.20.

Coverage Options

Students who are enrolled in the SOGS Health & Dental Plan can choose to opt-down from the Enhanced Plan to the Basic Plan. Please note there are eligibility exceptions.

For more info about opting-down or opting-in visit: studentvip.ca/SOGS

Want to change your plan?

You can submit a request to opt-down to the Basic plan.

Scan the QR code to learn about the basic plan or submit a request.



Already have coverage?

Great! You can opt-out during the designated opt-out period at studentvip.ca/SOGS. Opt-out dates are listed below.

Keep in Mind:

You can combine both plans to get up to 100% coverage. Your alternative insurance may not be as comprehensive, or it may stop covering you if you are a part-time student over 21, or full-time student over 25.

When can I Opt-In/Out/Down?

Fall Opt-In/Out/Down: September 1 - October 1, 2025

Winter Opt-In/Out/Down: January 1 - 31, 2026

Spring Opt-In/Out/Down: May 1 - 31, 2026

Get your money faster!

Download the **FREE** Simply Benefits Mobile App today!

- Submit claims
- Check your account balance
- Find a health professional
- Add Direct Deposit information for immediate reimbursement



YOUR BENEFITS CARD IS WITH YOU WHEREVER YOU GO!

Scan the QR code to download your Health & Dental Benefits card to your Apple or Google Wallet.



Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY SIMPLY BENEFITS

POLICY YEAR: 2025-2026

POLICY NUMBER: 62250

CERTIFICATE NUMBER: Use your Western Student ID Number

POWERED BY:



studentvip.ca/SOGS



info@studentvip.ca



SOGS@uwo.ca



1-888-918-5056



519-661-3394



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London, ON N6A 5B7

studentvip.ca/SOGS

Need Help? Use the Live Chat feature on our website

ABOUT YOUR COVERAGE

Dental Coverage

Your Benefits give you plenty of reasons to smile. Your coverage includes exams, cleanings, fillings, root canal therapy, extractions, anesthesia, and more!

For direct billing, make sure you have your benefits card with you.

Travel Coverage

Your Health & Dental Plan provides up to 180 days of worldwide medical coverage. Explore your plan, so you can explore the world with peace of mind.



Your Student

Health & Dental Plan Highlights

For complete benefits information, visit studentvip.ca/SOGS
Only health and dental expenses incurred in Canada are eligible for coverage.

PRESCRIPTION MEDICATION		
Drug Maximum of \$3,500/Benefit Year/Insured		
	Generic Medication	Brand Medication
Direct2U Prescriptions & All Other Pharmacies		80% Coverage
Dispensing Fee: 100% up to any amount		

PRACTITIONER COVERAGE		
Acupuncturist	70%	\$500/Practitioner/Benefit Year
Audiologist		
Chiropractor		
Chiropodist, Osteopath, Podiatrist (Combined)		
Dietitian		
Naturopath		
Occupational Therapist		
Physiotherapist		
Psychologist, Psychotherapist, Social Worker (Combined)		
Speech Therapist		

DENTAL COVERAGE		
Dental Maximum of \$500/Benefit Year		
Examinations, Preventative, and Radiographs Cleanings, X-Rays	50%	Recall Exams - 1 Exam/12 Months
Minor Restorative Fillings		
Endodontics		
Periodontics		
Extractions Removal of Teeth		

ACCIDENT & LIFE COVERAGE
Maximum: \$10,000/Benefit Year

TRAVEL COVERAGE
180 Days*, \$2 Million/Insured/Lifetime, Lost Baggage Coverage \$500/Insured/Trip, Trip Cancellation Coverage \$5,000/Insured/Trip <i>*If provincial health care or private insurance (international students) is in force for entire trip duration</i>



What do *you* need help with today?

Explore a suite of virtual health & wellness services available across Canada.

Visit the Direct2U Virtual Health Hub today.

Prescription Medication

Your benefits makes it quick and easy to get your prescription medication.



By using Direct2U Prescriptions, you can take advantage of extra savings, perks, and free delivery across Canada.

Where can I use my health plan?

Find providers in your area that offer student discounts using the Provider Search Tool. Visit studentvip.ca/SOGS and choose your location and desired service.

Your coverage works all across Canada!

WANT MORE INFORMATION ABOUT YOUR COVERAGE?



Scan the QR Code to learn more details about your coverage, or talk to our plan experts.

This is a summary of coverage only.

Additional information is available in the policy found online, including limits and exclusions. Should there be discrepancies between this document and the Policy, the Policy shall govern.