

Health & Dental Newsletter

Spring 2010

Graduate
Students' Union
University of
Toronto

Phone:
416-978-8465

Fax:
416-971-2362

E-Mail:
health@utgsu.ca

16 Bancroft Ave,
Toronto, ON,
M5S 1C1

Visit:
[Greenshield.ca/
studentcentre](http://Greenshield.ca/studentcentre)

We're on the Web!
See us at:
www.utgsu.ca/insurance

Welcome to Spring.....

.....And Welcome to all the members who started in January, 2010. Please visit the Green shield Canada Student Centre website for all your health benefits information including:

Benefits booklets, Claim forms, Discount Health Network, FAQ, and other links such as travel policy, etc.

Who is Covered?

Full-time students are covered by both the Health and Dental Plans; part-time students are covered by the Dental Plan only. You are automatically covered if you are registered as a graduate Student (Masters or PhD) at the University of Toronto.

Wellness Resource Summary

We know that wellness is a conscious, self-directed and evolving process of achieving full potential. The National Student Health Network is pleased to bring you Canadian studentwellness.ca - a place with a wealth of information, tools, e-learning and trackers for bringing balance and health to a student's life.

The wellness resource focuses on key student issues, such as:

- Debt Management
- Study / Life Balance
- Stress
- Relationships

- Sexual Orientation
 - Social Networking
 - Mental Health
 - Wellness
 - Career Management
 - Weight Management
 - Smoking / Substance Abuse
- The site offers a variety of interactive tools, multiple mediums, individual health risk identification and management strategies and more.

We invite you to visit www.canadianstudentwellness.ca - the site is easy to navigate and there is a section on the site where you can recommend topics you would like to see covered.

**Graduate
Students' Union
University of
Toronto**

Phone:
416-978-8465

Fax:
416-971-2362

E-Mail:
health@utgsu.ca

**16 Bancroft Ave,
Toronto, ON,
M5S 1C1**

**Visit:
Greenshield.ca/
studentcentre**

We're on the Web!
See us at:
www.utgsu.ca/insurance
ce

Insurance 101

How Health Insurance Works

Insurance is a way of spreading, or sharing, financial risk. The idea of insurance dates back to the days of the Romans, but it wasn't formalized until the 18th century. It's a simple concept: a large number of people pay into a fund or pool. When one of them suffers an unexpected misfortune, he or she is compensated by the fund. The payout is called a benefit.

Health insurance pays part or all of your expenses when you see a health care professional, spend time in a hospital or purchase covered health care services and products.

Health Insurance Providers

Canadians have access to both public and private health insurance plans. These plans are provided by provincial and territorial governments and insurance companies that sell policies to individuals and to employers, unions and associations that act as group insurance sponsors.

Supplementary Health Insurance

Government or public plans provide comprehensive coverage of core health care services such as ward level hospital acute care and most physician services. Supplementary plans, the subject of this {article}, focus on non-core services that are not covered-or not fully covered-by government plans. They may be group plans sponsored by employers, unions and associations or individual plans that consumers purchase for themselves.

What Is Covered?

Coverage varies considerably, partly because coverage of noncore services by government plans varies from province to province, and partly because group plan sponsors and individual plan purchasers choose varying kinds and levels of benefits. So it is important to carefully review the features of your group plan.

In Conclusion.....

"Within each of us, nature has provided all the pieces necessary to achieve exceptional health and wellness, then left it up to us to put them all together." ~ Diane McLaren