

Health Benefits	Coverage	
Prescription Drugs	80%	Maximum of \$3,000 per benefit year. Lowest cost generic alternative applies. Up to \$200 per benefit year. for diabetic supplies. \$10 dispensing fee cap.
Vision	100%	Maximum of one eye exam, covered at a maximum of \$60 every 24 months from date of service. Glasses and/or contact lenses covered to a maximum of \$80 every 24 months from date of purchase. Excluding prescription sun glasses and safety glasses.
Psychologist, MSW, Speech Therapist, Psychotherapist	80%	Combined maximum of \$300 per benefit year.
Chiropractor, Naturopath	80%	Combined maximum of \$300 per benefit year.
Certified Nutritionist, Dietician	80%	Combined maximum of \$300 per benefit year.
Registered Massage Therapist	80%	Maximum of \$300 per benefit year.
Physiotherapist	80%	Maximum of \$300 per benefit year. Physician's prescription required.
Orthotics, Orthopedic Shoes	80%	Maximum of \$200 per benefit year. Prescription & pre-authorization may be required. Not solely for athletic use.
Medical Supplies, Services & Equipment	80%	Prescription & pre-authorization may be required. Not solely for athletic use.
Dental Accident	100%	Up to \$2,000 within 30 days of injury.
Ambulance	80%	Based on reasonable and customary charges.
Tutorial	-	\$20/hour to a maximum of \$2,000 per benefit year. Physician's prescription required.
Travel	-	\$5,000,000 lifetime maximum.
Accidental Medical	100%	Up to \$15,000.
AD&D	-	\$7,500 for loss of life.

Dental Benefits

Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$300.

Annual Maximum - \$500 per benefit year

Diagnostic & Preventative	80%	Diagnostic and preventative procedures.
Minor Restorative	60%	Fillings and services associated with dental health restoration.
Oral Surgery	60%	Services associated with surgical extractions.
Endodontic	10%	Root Canals. Endodontic services including: root canal therapy.
Periodontic & Other Oral Surgery	20%	Periodontic and other oral surgery services.
Major Restorative	10%	Crowns, bridges, dentures. Limited to once every 5 benefit years.

Access all benefits coverage details at www.mystudentplan.ca/ontario-tech.

In the event of any discrepancy between the information herein and our contract with the insurer, the terms of the contract will apply. All benefits payable through the student plan are based on reasonable and customary charges.

How to Enrol for Coverage

Fees for the student plan are assessed automatically by the institution at registration. You are also enrolled automatically should you meet the eligibility criteria for the plan. If you are unsure about whether or not you are eligible, please visit or contact the Benefits Plan Office.

New eligible students will be added to the plans during the first 45-60 days of each semester. Please keep your receipts for eligible expenses incurred during this time period for submission to the insurance carrier upon completion of the enrolment process.

Returning eligible students may continue to access the plans without disruption by using their current myBenefits Card or by submitting claims directly to the carrier.

Accessing Coverage

myBenefits Card: Pay-direct claims allow for direct billing of eligible costs between your pharmacy and/or dental office and the insurance company. Pharmacy claims are processed immediately so that students are not out of pocket the full expense at the time of purchase. Dental claims are processed based the individual dental office's billing practices. These claims are accessed with the myBenefits Card. You can download your myBenefits Card from mystudentplan.ca.

Submit Claims Online: <https://gwl.greatwestlife.com>

Manual Claims: To submit a manual claim, complete an insurance claim form, attach the original receipts and documents, and mail to the insurer. Remember to keep a copy of all original documents for your records. You can download claim forms from www.mystudentplan.ca.

Opting Out of Coverage

If you are an eligible student and have comparable dental coverage you may apply to opt-out of the plan. Each student is given one opportunity to opt-out of the dental plan each year. All opt-out forms must be completed online through www.mystudentplan.ca/ontariotech and must be received by the applicable deadline. You will not be able to opt-out of coverage at any other point during the school year.

No exceptions will be made if the deadline is missed. It is the student's responsibility to pay the plan fees, should they miss the applicable opt-out deadline. Approval of your dental opt-out will result in the plan fee being credited or refunded. Once your opt-out has been accepted, it will remain in force until an opt in request is made through your Student Benefits Plan Office (regardless of a change in your student status, ie. Undergraduate to Graduate, or taking a year off and returning).

Coordinating Multiple Plans

If you are an eligible student and have comparable coverage you may wish to coordinate your plans. Benefits under the two plans can be coordinated to increase your coverage up to 100% of the actual expense(s) incurred. For example, following payment under this plan you can submit outstanding balances to the other plan for consideration.

Adding Family Coverage

Each year, you are given one opportunity to purchase family coverage for your spouse and/or dependent(s) by completing an application form through the Student Benefits Plan Office and paying the family coverage fee. All family add-on forms and fees must be received by the specified deadline. Your family can only be covered while you are a student on the plan(s). **Family coverage must be renewed by the student each benefit plan year.**

Loss of Comparable Coverage

If comparable coverage used to opt-out of the student plan terminates, or coverage provided to cover eligible dependents terminates, students have 30 days from loss of coverage to notify the Student Benefits Plan Office in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required on re-application.

Student Mental Health & Wellness

mwllness is a mental health and wellness program that is included as part of your benefits plan. Through mywellness you can access support resources, a toolbox full of helpful solutions, online counselling, and a free mental health assessment. **Visit www.mywellnessplan.ca to take the first step towards better mental health!**

Ontario Tech Student Union Benefits Plan Office

UL 100 Portables
2000 Simcoe Street North
Email: ontariotech@mystudentplan.ca

Policy Information

Insurer: Canada Life
Plan No: 175208
Division No: 1
Identification No: Your Student ID
Plan Name: Ontario Tech Student Union
Claims Inquiries: 1.800.957.9777

Canada Life
London Benefit Payments
255 Dufferin Ave, London ON N6A 4K1

Emergency Out of Province Coverage and Assistance is provided by RSA Travel Insurance under policy: [1169998](#).

www.mystudentplan.ca/ontario-tech