

Health Benefits	Coverage	
Prescription Drug	80%	Reimbursed at 80%, to a maximum of \$3,000 per benefit year. Based on the National Formulary with a generic rider.
Vision	100%	Combined maximum of \$120 every 24 months for one eye exam, glasses and/or contact lenses.
Paramedical Practitioners	80%	Reimbursed at 80%, to a maximum of \$20 per visit and an overall plan maximum of \$300 per practitioner per benefit year. Practitioners: Registered Massage Therapist*, Physiotherapist*, Chiropractor, Osteopath, Naturopath, Speech Language Pathologist*, Psychologist or Social Worker *Physician's prescription required.
Dental Accident	80%	Reimbursed at 80%, to a maximum of \$1,000 per accident. Services must be performed within 12 months of accident. Pre-authorization required.
Ambulance	80%	Reimbursed at 80%, to a maximum of \$250 per occurrence.
Medical Equipment & Supplies	80%	Reimbursed at 80%. Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, rigid and semi-rigid braces. Custom-fitted orthopedic shoes limited to \$150 per benefit year. Prescription and pre-authorization may be required. Not solely for athletic use.
Emergency Travel Assistance	100%	\$5 million per insured person per coverage period.
Tutorial	80%	Reimbursed at 80%, limited to \$15 per hour to a maximum of \$2,000 per benefit year (after 15 days confinement due to injury or illness).

Dental Benefits

Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$500.

Annual Maximum - \$750 per benefit year

Diagnostic & Preventative	80%	Limited to once per benefit year. Scaling limited to 2 units.
Minor Restorative	70%	Fillings.
Extractions	50%	Limited to 2 wisdom teeth per benefit year.
Endodontic & Periodontic	20%	Excludes additional scaling.

Access all benefits coverage details at www.mystudentplan.ca/ridgetown.

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 Financial Aid Office.

New eligible students will be added to the plans during the first 45 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 or pick one up from the Financial Aid Office.

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.

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 their consideration.

Adding Family Coverage

Each year, you are given one opportunity to purchase family coverage for your spouse and/or dependent(s) by completing the online application form www.mystudentplan.ca/ridgetown 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.**

Opting Out of Coverage

If you are an eligible student and have comparable health and/or dental coverage you may apply to opt-out of the plans. Each student is given one opportunity to opt-out of the health and/or dental plans each year. All opt-out forms must be completed online www.mystudentplan.ca/ridgetown 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 opt-out will result in the plan fee being refunded.

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 Financial Aid Office in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required upon re-application.

Mental Health & Wellness Program

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

Financial Aid Office

Room 128
D.J. Pestell Student Services & Alumni Centre
120 Main Street East
519.674.1500 ext. 63507
ridgetownplan@mystudentplan.ca
Twitter: @ridgetownplan

Policy Information

Insurer: Canada Life Assurance Company
Policy No: 161332 | Division No: Leave Blank
Identification No: Your Student ID
Plan Name: U of G Ridgetown Campus
Claims Inquiries: 1.800.957.9777

Canada Life Assurance Company
London Benefits Payments
255 Dufferin Ave, London ON N6A 4K1

Emergency Out of Province Coverage and Assistance is provided by RSA Travel Insurance under policy: [1170796](#)

www.mystudentplan.ca/ridgetown