

Health Benefits	Coverage	
Prescription Drugs	85%	Maximum of \$3,000 per benefit year. Based on the National Formulary with a generic rider.
Vision	100%	\$80 every 24 months for an eye exam and a maximum of \$200 for glasses or contact lenses.
Acupuncturist	100%	Up to \$300 per student year. Session maximum of \$40 per visit.
Podiatrist/Chiroprapist	100%	Up to \$300 per student year. Session maximum of \$40 per visit.
Chiropractor	100%	Up to \$300 per student year. Session maximum of \$40 per visit.
Massage Therapist	100%	Up to \$300 per student year. Session maximum of \$40 per visit. Physician's prescription required.
Naturopathic Consultations	100%	Up to \$300 per student year. Session maximum of \$75 per visit.
Dietitian	100%	Up to \$300 per student year. Session maximum of \$40 per visit.
Osteopath	100%	Up to \$300 per student year. Session maximum of \$40 per visit.
Physiotherapist/ Athletic Therapist	100%	Up to \$300 per student year. Session maximum of \$40 per visit. Physician's prescription required.
Psychologist or Registered Social Worker	100%	Up to \$900 per student year.
Speech Therapist	100%	Up to \$300 per student year. Session maximum of \$40 per visit.
Medical Equipment & Supplies	-	Maximum of \$2000 per student benefit year. Physician's prescription required. Pre-authorization is suggested.
Dental Accident	100%	Maximum of \$1,000 per accident. Services must be started within 90 days of accident and completed within 12 months of accident. Pre-authorization required.
Tutorial	-	After 15 days of confinement due to illness or injury, eligible for a maximum of \$15 per hour, to a maximum of \$1000 per disability.
Ambulance	100%	Limited to one trip per benefit year. Based on reasonable and customary charges.
Emergency Out of Country Travel	100%	Maximum of \$5,000,000 per incident of medical expenses incurred as a result of a medical emergency arising while you are traveling outside Canada for vacation, business or education purposes.

Dental Benefits

Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$800.

Annual Maximum - \$900 per benefit year

Diagnostic & Preventative	90%	Diagnostic and preventative procedures.
Minor Restorative	80%	Services associated with dental health restoration.
Oral Surgery	80%	Services associated with surgical extractions.
Endodontic	80%	Endodontic services including: Pulpotomy, Root Canal Therapy.
Major Restorative	80%	Major restorative services including: Pins, Crowns, Posts.

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

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 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 insurance 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 on the individual dental office's billing practices. These claims are accessed with the myBenefits Card. You can download your myBenefits Card from www.mystudentplan.ca or pick one up from the Benefits Plan 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 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 on our website 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 coverage you may apply to opt-out of the plan. Each student is given one opportunity to opt-out of the plan each year. All opt-out forms must be completed online 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 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).

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 upon re-application.

Student Mental Health & Wellness

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 toolbox full of helpful wellness solutions, online video counselling, and a free mental health assessment.

Visit www.mywellnessplan.ca to take the first step towards better mental health!

Benefits Plan Office

Office: 421 Bloomfield Centre
STFX Students' Union
Phone: 902.867.2495
Email: stfxplan@mystudentplan.ca

Policy Information

Insurer: Canada Life Assurance Company
Plan No: 175181
Division No: 1
Identification No: Your Student ID
Plan Name: STFXSU
Claims Inquiries: 1.800.957.9777

www.mystudentplan.ca/stfxsu