HEALTH & DENTAL PLAN — September 2026 to August 2027

Please note that some benefits of this plan have a maximum based on the number of semesters that you are enrolled in the plan. Maxima are per person.

This Overview is not meant to replace the Benefits Booklet.
Plan Members are encouraged to consult the Benefits Booklet online.

TELUS HEALTH VIRTUAL CARE (THVC) TELEMEDICINE

- THVC brings health care to you, with an app to provide access to medical consults on your phone 24/7

DRUGS

- 100% Direct payment drug plan, dispensing fee is a deductible
- $3,333 maximum if enrolling in 1 semester, $6,667 for 2 consecutive semesters
- $20,000 / full academic year enrollment
- Fertility drugs $5,000 lifetime maximum
- Mandatory Generic drugs with speciality drug program list
  - high cost drugs are only approved if person has tried and failed other generic drugs

EXTENDED HEALTH

- 100% with no deductible for most services, subject to insurer maximum "reasonable and customary" charge per visit
- Paramedical services: $300/academic year, $100 if enrolled for 1 semester, $200 for 2 consecutive semesters for each practitioner (chiropractor, podiatrist/chiropodist, osteopath, physiotherapist, speech-language pathologist).
- Mental Health services: *psychologist / psychotherapist / Masters of Social Work* $800/academic year, $200 if enrolled for 1 semester, $400 for 2 consecutive semesters.
- Naturopath services: $400/academic year, $200 if enrolled for 1 semester, $300 for 2 consecutive semesters.
- Massage services: ** $500/academic year, $200 if enrolled for 1 semester, $300 for 2 consecutive semesters.

***medical referral required*

OTHER ELIGIBLE MEDICAL EXPENSES (Must be medically necessary):

Ambulance- $5,000 / year
Private Nurse out of hospital* -$10,000/year
Dental work related to an accident - $5,000
Oxygen & rental equipment for administering*
Diagnostic laboratory and X-rays- $500/year
Dextrometer/glucometer* - $200/36 months
Breast prosthesis following mastectomy* - $150/24 months & Bras for same- 2/year
Convalescent/Rehab hospital-$40/day up to 120 day max
Reagent (urine test) strips, syringes and needles

Colostomy, ileostomy & urostomy supplies
Compression Stockings* - 2 pairs/year
Artificial eye or limbs* - 1/5 yr., $10,000 combined maximum
Rental/purchase/repair of non-motorized wheelchair, hospital bed, ventilator and crutches*- $5,000 lifetime
Custom orthopaedic shoes, orthotics or arch supports* - $400/year
Hearing aids - $500/36 months
CPAP machine (sleep apnea) * - $1,500/5 yr.
Wigs* - $400/5 yr.
Gender affirmation* - $5,000 / year / $10,000 lifetime

**need medical referral and/or lab invoice*

VISION CARE

- One eye exam/24 months; 24 months starts from that date
- $400 / 24 months for eyeglasses, contacts, or eye laser surgery
- $500 / 24 months for eyeglasses, contacts, or eye laser surgery with full academic year coverage

TRAVEL

- Medical emergency coverage following an illness or accident while travelling
- 100% of eligible expenses, lifetime max of $5,000,000; 90-day per trip limit from date of departure

DENTAL

- 100% Basic dental coverage based on current General Practitioners Fee Guide
- $1,000 maximum if enrolled for 1 semester, $1,500 for 2 consecutive semesters,
- $2,000 / year with full academic year coverage, including Crowns at 50% - predetermination req'd.
- Eligible services include: Diagnostic – recall visit (once every 12 months), examinations, diagnoses, consultations & x-rays
  Preventative – polishing & scaling every 12 months
  Oral surgery – extractions, excisions or incisions
  Minor Restorations – amalgam based restoration (fillings)
  Endodontics - root canal & pulpotomy
  Periodontics – gingivectomy & root planing up to 8 units every 12 months
  Prosthesis repairs – denture reline, base and repair