



## HEALTH & DENTAL PLAN

September 2021 to August 2022

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

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

### AKIRA TELEMEDICINE

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

### DRUGS

- **95%** Direct payment drug plan, **dispensing fee is considered as a deductible**
- **\$3,333 maximum if enrolling in 1 semester, \$6,667 for 2 consecutive semesters**
- **\$20,000/academic year for plan members with full academic year coverage**
- 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% coverage with no deductible for most services
- Paramedical services: \$300/academic year, **\$100 if enrolled for 1 semester, \$200 for 2 consecutive semesters** for each practitioner (psychologist\*, chiropractor, naturopath, podiatrist/chiropractist, osteopath, massage therapy\*\*, physiotherapist, speech-language pathologist). Subject to a maximum “reasonable and customary” charge per visit per insurer guidelines.

**\*\$200 if enrolled 1 semester, \$400 if enrolled 2 semesters, \$800/academic year if full academic year coverage selected for psychologist/psychotherapist/Masters of Social Work**

**\*\*medical referral required, \$400/academic year for massage for plan members with full academic year coverage**

### 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  
Rageant (urine test) strips, syringes and needles

Colostomy, ileostomy & urostomy supplies  
Compression Stockings\* - 2 pairs/year  
Artificial eye or limbs\* - 1 per eye or limb lifetime  
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 lifetime  
Wigs\* - \$400 lifetime

*\*need medical referral and/or lab invoice*

### VISION CARE

- One eye exam/24 months; 24 months starts from that date
- **\$300/24 months** for eye glasses, contacts, or eye laser surgery
- **\$400/24 months** for eye glasses, contacts, or eye laser surgery for plan members 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, maximum **\$500 if enrolled for 1 semester, \$1,000 for 2 consecutive semesters,**
- **\$1,500/year** for plan members with full academic year coverage **(including coverage for crowns at 50%)**
- Eligible services include:
  - Diagnostic – recall visit (once every 12 months), examinations, diagnoses, consultations & required 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 relines, base and repair

