HEALTH & DENTAL PLAN  
September 2022 to August 2023

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.

TELUS HEALTH VIRTUAL CARE (THVC) TELEMEDICINE
- THVC (formerly 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
- 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/chiroprodist, 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                        | Colostomy, ileostomy & urostomy supplies
| Private Nurse out of hospital* - $10,000/year | Compression Stockings* - 2 pairs/year
| Dental work related to an accident - $5,000   | Artificial eye or limbs* - 1/5 yr., $10,000 combined maximum
| Oxygen & rental equipment for administering*  | Rental/purchase/repair of non-motorized wheelchair, hospital bed, ventilator and crutches* - $5,000 lifetime
| Diagnostic laboratory and X-rays - $500/year  | Custom orthopaedic shoes, orthotics or arch supports* - $400/year
| Dextrometer/glucometer* - $200/36 months      | Hearing aids - $500/36 months
| Breast prosthesis following mastectomy* - $150/24 months & Bras for same- 2/year | CPAP machine (sleep apnea)* - $1,500/5 yr.
| Convalescent/Rehab hospital-$40/day up to 120 day max | Wigs* - $400/5 yr.
| Rageant (urine test) strips, syringes and needles | *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 (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

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