



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/chiroprapist, 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
Rageant (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.

**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 relines, base and repair

