

# Concordia Students' Association Student Health & Dental Plan



mystudentplan

Health Benefits	Coverage	
Prescription Drug	80%	Reimbursed at 80%, to a maximum of \$3,000 per benefit year. <b>Based on the National Formulary with a generic rider.</b> <b>New for September 1, 2020: Includes coverage for the HPV Vaccine</b>
Vision	100%	Reimbursed at 100%, to a maximum of \$60 for one eye exam every 24 months, \$100 for glasses/contact lenses every 24 months.
Paramedical Practitioners	80%	Maximum of \$20 per visit and an overall plan maximum of \$300 per practitioner, per benefit year. <b>Practitioners:</b> Registered Massage Therapist*, Physiotherapist*, Chiropractor, Osteopath, Naturopath, Psychologist* or Social Worker*, Speech Language Pathologist* <b>*Physician's prescription required.</b>
Dental Accident	80%	Maximum of \$1,000 per accident. <b>Services must be performed within 12 months of accident.</b> <b>Pre-authorization required</b>
Ambulance	80%	Maximum of \$250 per occurrence.
Medical Equipment & Supplies	80%	Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, rigid and semi-rigid braces. Custom-made orthopedic shoes limited to \$150 per benefit year. <b>Prescription and pre-authorization may be required.</b> <b>Not solely for athletic use.</b>
Emergency Travel Assistance	100%	\$5 million per insured person per coverage period.
Other Insurances	-	Tutorial, Accidental Death & Dismemberment.

**Access all benefits coverage details at [www.mystudentplan.ca/csa](http://www.mystudentplan.ca/csa).**

## Dental Benefits

Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$500.

### Annual Maximum - \$750 per benefit year

Diagnostic & Preventative	80%	Limited to once per benefit year. Scaling limited to 2 units.
Minor Restorative	70%	Fillings.
Oral Surgery	50%	Limited to 2 wisdom teeth per benefit year.
Endodontic	20%	Root canals.
Periodontic	20%	Excludes additional scaling.

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 contact Gallivan.

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 the individual dental office's billing practices. These claims are accessed with the myBenefits Card. Download your card at [www.mystudentplan.ca](http://www.mystudentplan.ca) or pick one up from the Student Benefits Plan Office.

**Submit Claims Online:** To access all claim features, register for Groupnet at <https://my.canadalife.com/sign-in>, or download the app through your device app store.

**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. Download claim forms from [www.mystudentplan.ca](http://www.mystudentplan.ca).

## 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 through the Student Benefits Plan Office 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 year.**

## 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.

## Mental Health & Wellness Program

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 solutions and a free mental health assessment. **Visit [www.mywellnessplan.ca](http://www.mywellnessplan.ca) to take the first step towards better mental health!**

## Opt-Out of Coverage

If you are an eligible student and have comparable health and/or dental coverage you may apply to opt-out of the plan(s). Each student is given one opportunity to opt-out of the health and/or dental plan(s) 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. Once your opt-out has been accepted, it will remain in force as long as you remain an eligible student.

## 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 on re-application.

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## Student Benefits Plan Office

P: 780.491.6243

E: [concordiaplan@mystudentplan.ca](mailto:concordiaplan@mystudentplan.ca)

## Policy Information

Insurer: Canada Life

Policy No: 166175 | Division No: Leave Blank

Identification No: Your Student ID

Plan Name: Concordia Students' Association

Claims Inquiries: 1.800.957.9777

Canada Life Assurance Company

London Benefit Payments

255 Dufferin Ave London ON N6A 4K1

**Emergency Out of Province Coverage and Assistance is provided by RSA Travel Insurance under policy: [1170102](#)**

**[www.mystudentplan.ca/csa](http://www.mystudentplan.ca/csa)**