

Health Benefits	Coverage	
Prescription Drugs	80%	Maximum of \$3,000 per benefit year. In order to maximize the benefits under the prescription drug plan, all members are required to register with BC Fair Pharmacare. Generic equivalent applies. Preventative Vaccines included.
Vision Care	100%	Maximum of \$100 every 24 months for one eye exam, \$125 every 24 months for eye glasses or contact lenses.
Paramedical Practitioners	80%	Maximum of \$300 per person, per type of practitioner, per benefit year. Practitioners: Registered Massage Therapist*, Speech Language Pathologist*, Physiotherapist, Chiropractor, Chiropodist/Podiatrist* *Physicians' referral required.
Psychologist, Social Worker, Registered Clinical Counselor	80%	Combined maximum of \$450 per person, per benefit year.
Private Duty Nursing	100%	Maximum \$10,000, per benefit year. Prescription & pre-authorization may be required.
Medical Equipment & Supplies	100%	Including but not limited to: crutches, trusses, splints, braces, wheelchair, hospital-type bed, walkers, prosthetics and diabetic supplies. Custom-Made Shoes and Custom-Made Orthotics to a combined maximum of \$300 per benefit year. Prescription and pre-authorization may be required. Not solely for athletic use.
Ambulance	100%	Reasonable & customary charges.
Dental Accident	100%	Reasonable & customary charges. Services must commence within 180 days of the accident and be completed within 365 days of the accident. Pre-authorization required.
Emergency Travel Assistance	100%	Maximum of \$5,000,000 per incident.
Other Insurances	-	Accidental Death & Dismemberment, Tutorial.

Access all benefits coverage details at www.mystudentplan.ca/dsu.

Dental Benefits

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

Annual Maximum - \$600 per benefit year

Basic Services	80%	Exams, basic restorations, fillings, extractions. Recall exams once every 12 months.
Comprehensive Basic Services	80%	Periodontal treatment including scaling and/or root planing, 3 time units every 12 months.

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 visit or contact the DSU Office.

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 carrier.

Opting In

Part-time students enrolled in more than 3 credits and fewer than 9 credits in the Fall Semester may enroll in the plan, provided they submit the completed online request, along with the required fees. During the opt-out period, all students attending the College for the first time who are enrolled in more than 3 credits in the Winter Semester may elect to enroll in the plan, provided they submit the completed online request, along with the required fees, before the established deadline. Online payment available via VISA, MasterCard and Debit.

Accessing Coverage

myBenefits Card: Pay-direct claims allow for direct billing of eligible costs between the provider and the insurance company and eliminate or reduce the out of pocket expense. These claims are accessed with the myBenefits Card. Students must complete a BC Fair Pharmacare application prior to obtaining a myBenefits Card.

eClaims: Submit your claims electronically online or via mobile app with GSC on the Go.

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. You can download claim forms from 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 and paying the family coverage fee. All family add-on forms and fees must be received during the add-on period. 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 plan year.

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 during the opt-out period. 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 for the 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.

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 DSU in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required on re-application.

DSU Office

New Westminster Office

88 Seventh Street, 2nd Floor

Phone: 604.527.5110

Email: info.nwcampus@thedsu.ca

David Lam Campus

1250 Pinetree Way, Room A1190

Phone: 604.777.6257

Email: info.coqcampus@thedsu.ca

Policy Information

Insurer: Green Shield Canada (GSC)

GSC Identification No: DSU Your Student ID-00

(Example: DSU123456789-00)

Company Name: Douglas Students' Union

Claims Inquiries: 1.888.711.1119

www.mystudentplan.ca/dsu