

Health Benefits	Coverage	
Prescription Drugs	90%	Overall maximum \$5,000 per benefit year. Smoking Cessation products legally requiring a prescription to a maximum of \$500 per benefit year. Vaccinations are covered at 100%, up to \$150 per benefit year. Based on the Saskatchewan Formulary with a Generic Rider.
Vision Care	100%	Eye exams up to \$75 every 2 benefit years. Glasses/Contact Lenses up to \$200 every 24 months. Laser eye surgery up to \$150 per benefit year.
Paramedical Practitioners	-	\$40 per visit, to an overall plan maximum of \$400 per practitioner, per benefit year. Practitioners: Registered Massage Therapist, Physiotherapist, Speech Therapist, Naturopath, Psychologist or Social Worker, Chiropractor, Osteopath, Licensed Dietician, Podiatrist or Chiropodist, Athletic Therapist.
Hospital	100%	Upgrade from public ward to semi-private room.
Private Duty Nursing	100%	\$25,000 during any 3 consecutive benefit years. Prescription and pre-authorization required.
Medical Equipment & Supplies	100%	Including but not limited to: crutches, trusses, splints, braces, wheelchair, hospital-type bed, walkers, prosthetics. Custom-Made Shoes limited to \$500 per benefit year. Custom-Made Orthotics limited to \$350 per benefit year. Prescription and pre-authorization may be required. Not solely for athletic use.
Ambulance	100%	Based on reasonable and customary charges.
Dental Accident	100%	Services must be performed within 12 months of the accident. Pre-authorization required.
Emergency Travel	100%	Global Medical Assistance, maximum of \$5,000,000 per incident.
Other Insurances	-	Accidental Death & Dismemberment, Tutorial.

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

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

Preventative Services	90%	Exams, extraction of impacted teeth. Recall exams once per 12 months. Scaling up to 4 units per benefit year.
Basic Services	80%	Composite fillings covered for the front teeth and pre-molars only. Amalgam fillings covered for molars.
Other Basic Services	80%	Oral surgery, endodontics, periodontics. Root planing and occlusal equilibration are each limited to 8 units per benefit year.

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 your On Campus Health & Dental Plan Office.

New eligible students will be added to the plan(s) within 45 days of the start date of your program. 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 plan(s) without disruption by using their current myBenefits Card or by submitting claims directly to the 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 on the individual dental office's billing practices. These claims are accessed with the myBenefits Card. To obtain your myBenefits Card you must first register for the Saskatchewan Special Support Program. Once your registration is completed, please contact your On Campus Health & Dental 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. You can download claim forms from www.mystudentplan.ca.

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 your On Campus Health & Dental Plan Office in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required upon re-application.

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 their consideration.

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 online or through your On Campus Health & Dental Plan Office and paying the family coverage fee. All family add-on forms and fees must be received within 30 days from the start of your program. 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.**

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 to take the first step towards better mental health!**

Opting 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 or through your On Campus Health & Dental Plan Office and must be received within 30 days from the start of your program. 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.

For More Information

Saskatoon Campus - Room 119
306-659-4181 | spsa@spsa.ca

Regina Campus - Room 145
306-775-7820 | spsa@spsa.ca

Prince Albert Campus - Room F206, Tech Centre
306-765-1709 | spsa@spsa.ca

Moose Jaw Campus - Room 1.202
306-691-8515 | spsa@spsa.ca

Policy Information

Insurer: Canada Life Assurance Company
Policy No: 161061 | Division No: Leave Blank
Identification No: Your Student ID
Plan Name: Saskatchewan Polytechnic
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: [1170261](https://www.mystudentplan.ca/saskpolytech)

www.mystudentplan.ca/saskpolytech