

Health Benefits	Coverage	
Prescription Drug	80%	Reimbursed at 80%, to a maximum of \$3,000 per benefit year. \$500 in a lifetime for Smoking Cessation products legally requiring a prescription. <b>\$10 dispensing fee cap. Based on the National Formulary with generic rider.</b>
Vision	100%	Limit of \$70 for eye exam every 24 months. \$150 every 24 months for eye glasses or contact lenses.
Paramedical Practitioners	80%	Maximum of \$25 per visit and an overall plan maximum of \$400 per practitioner per benefit year. <b>Practitioners:</b> Registered Massage Therapist*, Physiotherapist*, Chiropractor, Naturopath, Osteopath, Certified Athletic Therapist*, Podiatrist or Chiropodist, Psychologist* or Social Worker*, Speech Language Pathologist* <b>*Physician's prescription required.</b>
Dental Accident	80%	Maximum of \$1,000 per accident. Services must be performed within 12 months of accident. If treatment is scheduled to occur more than 90 days after the impact, a treatment plan must be submitted before the end of the 90-day period. <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 and orthotics limited to \$150 per foot, per benefit year. <b>Prescription &amp; pre-authorization may be required. Not solely for athletic use.</b>
Emergency Travel Assistance	100%	Travel Insurance by AIG, maximum of \$5,000,000 per benefit year.
Tutorial	80%	Limited to \$15 per hour to a maximum of \$2,000 per benefit year (after 15 days confinement due to injury or illness).

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

## Dental Benefits

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

### Annual Maximum - \$1,000 per benefit year

Diagnostic & Preventative	80%	6 month recall exam, scaling limited to 2 units.
Minor Restorative	80%	Fillings.
Extractions	75%	Maximum of 4 teeth per patient per benefit year.
Endodontic & Periodontic	60%	5 additional units of scaling/root planing per benefit year.
Major Restorative	15%	Crowns, bridges & dentures. Limited to once every 5 benefit years.

**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 Benefits Plan 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.

## 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. You can download your myBenefits Card from [www.mystudentplan.ca/mtroyal](http://www.mystudentplan.ca/mtroyal).

**Submit Claims Online & Mobile Claims:** 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. You can download claim forms from [www.mystudentplan.ca/mtroyal](http://www.mystudentplan.ca/mtroyal).

## 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 the Benefits Plan Office 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.

## 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 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 plan 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 their consideration.

## 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 Benefits Plan Office in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required upon re-application.

## SAMRU Benefits Plan Office

Room Z001, Wyckham House  
4825 Mount Royal Gate SW  
403.440.6267  
[mtroyalplan@mystudentplan.ca](mailto:mtroyalplan@mystudentplan.ca)  
Online Chat: [www.mystudentplan.ca/mtroyal](http://www.mystudentplan.ca/mtroyal)

## Policy Information

Insurer: Canada Life  
Policy No: 330756 | Division No: Leave Blank  
Identification No: Your Student ID  
Plan Name: Students' Association of Mount Royal University

Claims Inquiries: 1.800.957.9777  
Canada Life Assurance Company  
Group Claims Department  
P.O. Box 4408, Regina SK S4P 3W7

**Travel Insurance provided by AIG Insurance,  
visit website for policy and information.**

