

# University Students' Council Health & Dental Plan



Health Benefits	Coverage	
Prescription Drug	80%	Overall maximum of \$3,000 per benefit year and a maximum Dispensing Fee of \$9.64. <b>Based on the NASA Formulary with generic rider.</b> Vaccines are covered up to \$300 per benefit year.
Vision	100%	Eye exams up to \$70 every 2 benefit years. Glasses/Contact Lenses up to \$100 every 24 months. Laser eye surgery in lieu of lenses and frames will also be covered, up to the Benefit Maximum.
Paramedical Practitioners	100%	\$40 per visit, to an overall plan maximum of \$500 for all practitioners combined, per benefit year. <b>Practitioners:</b> Acupuncturist, Registered Massage Therapist, Physiotherapist, Speech Therapist, Naturopath, Chiropractor, Osteopath, Occupational Therapist, Licensed Dietician (no per visit maximum), Podiatrist or Chiropracist.
Counselling	100%	\$750 per benefit year combined for the following providers: Licensed Psychologist, Social Worker or Psychotherapist.
Medical Equipment & Supplies	80%	Overall maximum \$1,000 including but not limited to: crutches, splints, braces, wheelchair, hospital-type bed, walkers, hearing aid. Orthopaedic Shoes and Custom-Made Orthotics are covered at 50% limited to a combined \$200 per benefit year. <b>Prescription and pre-authorization may be required. Not solely for athletic use.</b>
Dental Accident	80%	Overall maximum of \$1500. Services must be performed within 12 months of the accident. <b>Pre-authorization required.</b>
Ambulance	80%	Based on reasonable and customary charges.
Emergency Travel Assistance	100%	Travel Insurance by AIG, maximum of \$5,000,000.
Other Insurances & Services	-	Accidental Death, Dismemberment, Tutorial, mywellness, myvirtualdoctor

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

Dental Benefits		
Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$500.		
<b>Annual Maximum - \$750 per benefit year</b>		
Diagnostic & Preventative	80%	Exams, X-rays. Recall exams once per benefit year. Up to 1 unit of polishing per benefit year, and 4 units of scaling per benefit year.
Oral Surgery	50%	Services associated with surgical extractions, including: Extractions of impacted teeth and/or residual roots.
	10%	Services of minor surgical procedures, simple extractions and post surgical care.
Minor Restorative	80%	Services associated with dental health restoration, including: Amalgam, silicate and composite fillings; tooth-coloured fillings.
Anesthesia	80%	Anesthesia covered at 80%.
Periodontic	10%	Root planing up to 16 units per benefit year.
Endodontic	10%	Root canal therapy.

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, contact the USC Health & Dental Plan Administrator.

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

**Online & Mobile Claims:** To access all claim features, register for Groupnet at <https://my.canadalife.com/sign-in>, or download the app from 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.purplecare.ca](http://www.purplecare.ca).

## 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 an opportunity to purchase family coverage for your spouse and/or dependent(s) by completing an application form online through the plan website and paying the family coverage fee. All family add-on forms and fees must be received by the appropriate deadline. Your family can only be covered while you are on the plan(s). **Family coverage must be renewed by the student each benefit plan year.**

## Virtual Health Care

myvirtualdoctor is a virtual health care service provided to students on the Health Plan. Powered by Telus Health, this service provides unlimited 24/7 access to doctors, nurse practitioners, and other health experts.

Visit [www.myvirtualdoctor.ca](http://www.myvirtualdoctor.ca) to learn more!

## 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!**

## Opting Out of Coverage

Eligible students who 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 on-line and must be received by the applicable deadline. If you have used your health and dental plan, you will not be able to opt-out. 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.

**Loss of Comparable Coverage.** If comparable coverage used to opt-out of the student health plan terminates, or coverage provided to cover eligible dependents terminates, students have 30 days from loss of coverage to notify the USC Health & Dental Plan Administrator 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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## For More Information

USC Health & Dental Plan Administrator  
Room 316, UCC Building  
Email: [nina.joyce@westernusc.ca](mailto:nina.joyce@westernusc.ca)

## Policy Information

Insurer: Canada Life Assurance Company  
Policy No: 177890 | Division No: Leave Blank  
Identification No: Your Student ID  
Plan Name: University Students' Council  
of Western University

Claims Inquiries: 1. 800. 957 9777

Canada Life Assurance Company  
Winnipeg Benefit Payments  
PO Box 3050 Station  
Main Winnipeg MB R3C 0E6

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

