

Health Benefits	Coverage	
Prescription Drug	100%	Maximum of \$5,000 per benefit year. Hepatitis B vaccine subject to a maximum of \$100 per benefit year. All other vaccines are payable at 80%. <b>\$8 dispensing fee maximum. Based on the Ontario Formulary with Generic Rider.</b>
Vaccines	80%	Vaccines used to prevent disease are covered.
Vision	100%	Maximum of one eye exam every 24 months from the date of service. Glasses and/or contact lenses to a maximum of \$150 every 24 months from the date of first purchase.
Mental Health Practitioners	100%	Services by a Social Worker, Psychotherapist, & Psychologist. Combined Maximum of \$750 per benefit year.
Paramedical Practitioners	80%	Maximum of \$500 per benefit year per practitioner. <b>Practitioners:</b> Registered Massage Therapist*, Physiotherapist, Chiropractor or Naturopath, Registered Athletic Therapist, Speech Therapist. <b>*Physician's prescription required</b>
Medical Equipment & Supplies	80%	Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, colostomy supplies, rigid and semi-rigid braces. <b>*Prescription &amp; pre-authorization may be required. Not solely for athletic use.</b>
Ambulance	80%	Based on reasonable & customary charges.
Orthopedic Supplies	80%	Limited to \$350 per benefit year. <b>*Physician's prescription required.</b>
Dental Accident	100%	Treatment must commence within 30 days of accident and be completed within 12 months. Maximum of \$2,000 per accident.
Accident Benefits	-	Refer to the Accident Benefits Brochure for a detailed benefit description.

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

**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	100%	Limited to once per benefit year, scaling limited to 4 units and 1 unit of polishing.
Minor Restorative	75%	Fillings.
Extractions	75%	Limited to 2 wisdom teeth per benefit year.
Endodontic & Periodontic	10%	Excludes additional scaling.
Major Restorative	10%	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 full-time 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 45-60 days from the start date of your program. Please keep your receipts for eligible expenses incurred during this time period for submission to the insurance carrier. Returning eligible students (excludes students registered with a disability) may continue to access the plan(s) without disruption.

Eligible students registered with a disability (full-time equivalent, 60% course load) must opt-in to the plan each benefit year and pay the plan fees by the applicable deadline.

## Accessing Coverage

**Plan 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 dental office's billing practices. Pay-direct claims are accessed with the myBenefits Card. You can download your card from the plan website [www.mystudentplan.ca/georgian](http://www.mystudentplan.ca/georgian).

**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.

## 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.

## 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 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 to the school, should they miss the applicable opt-out deadline. Approval of your opt-out will result in the plan fee being refunded. Once your opt-out has been accepted, it will remain in force as long as you remain an eligible student.

## 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/georgian](http://www.mywellnessplan.ca/georgian)

## 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 at [www.mystudentplan.ca/georgian](http://www.mystudentplan.ca/georgian). 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.**

## 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 on re-application.

### For More Information

#### Benefits Plan Office

**Barrie & ILAC@Georgian Students**

[georgianplan@mystudentplan.ca](mailto:georgianplan@mystudentplan.ca)

Phone: 705.722.5181

Address: Barrie, A Building A159

#### Orillia Students

[Gail.Hudson@GeorgianCollege.ca](mailto:Gail.Hudson@GeorgianCollege.ca)

Phone: 705.329.3114

Address: GCSA Office - Room # A109

#### Owen Sound Students

[georgianplan@mystudentplan.ca](mailto:georgianplan@mystudentplan.ca)

Phone: 705.722.5181

Address: GCSA Office - Room # D102

#### Policy Information

Insurer: Canada Life Assurance Company

**Policy No: 163391** | Division No: Leave Blank

Identification No: Your Student ID

Plan Name: Georgian College Students' Association

**Claims Inquiries: 1.800.957.9777**

Canada Life Assurance Company

London Benefit Payments

255 Dufferin Ave, London ON N6A 4K1

All benefits coverage details at

