

Understanding your coverage is always an excellent choice to stay healthy while studying.

For all plan details, go to: <http://www.mystudentplan.ca/nbcc>

Health Benefits Effective September 1, 2024		Coverage
Prescription Drug	70%	Maximum of \$3,000 per benefit year. <b>Based on the National Formulary with a generic rider. Includes some vaccines.</b>
Vision Care	100%	Eye exams up to \$100 every 24 months. Glasses/lenses/contacts up to \$200 every 24 months.
Paramedical Practitioners	90%	The services of the following practitioners to a maximum of \$500 per practitioner per year based on reasonable and customary charges. Practitioners: Registered Massage Therapist, Physiotherapist, Speech Language Pathologist, Chiropractor, Osteopath, Naturopath
Mental Health Practitioners	90%	Combined annual maximum for eligible practitioners of \$750. Visit the plan website for a complete list of eligible therapist types.
Dental Accident	80%	Maximum of \$1,000 per accident. Services must be performed within 12 months of accident. <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-fitted orthopedic shoes limited to \$150 per benefit year. <b>*Prescription and pre-authorization may be required. Not solely for athletic use.</b>
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).
Emergency Travel Assistance	100%	Travel Insurance by AIG, maximum of \$5,000,000 per benefit year.
Other Services	-	mywellness, myvirtualdoctor

**Dental Benefits** Ask your dentist to submit a pre-authorization prior to specialist services and any dental treatment plan exceeding \$500. **Dental Benefits & annual maximum effective September 1, 2024.**

**Annual Maximum - \$1000 per benefit year**

Diagnostic & Preventative	80%	Limited to once per benefit year, scaling limited to 2 units.
Minor Restorative	60%	Fillings.
Extractions	50%	Limited to 2 wisdom teeth per benefit year.
Endodontic	20%	Root canals.
Periodontic & Other Oral Surgery	20%	Excludes additional scaling.

The Student Benefits Plan covers supplementary health and dental services and additional benefits not covered by Provincial Health Care and Medical Travel Insurance. 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.

## Enrollment Confirmation

All domestic and international students who meet the eligibility criteria are automatically enrolled in the Student Benefits Plan and do not need to apply for coverage.

Review your student account statement and search for the health and dental insurance fees to confirm you are covered by the Student Benefits Plan.

Still unsure if you are enrolled and have coverage? Contact the Benefits Plan Office if you want to know more about your Student Benefits Plan.

## Validation Period

There is a 45 day validation period for new enrollments from the start of the term. During this time, you pay out of pocket for all eligible expenses and keep the receipts to submit your claims when the validation period ends.

## How To Use Your Student Benefits Plan

- Confirm enrollment.
- Know your benefits.
- Register your account in mystudentplan Benefits App.
- Update your profile with your address and banking details and download your benefit card.
- Submit claims online to get reimbursed for eligible expenses if your service provider is not set up for direct billing.

## Online Applications

- Opt-out
- Re-enroll/Opt-In
- Family Coverage

## DEADLINES APPLY

Submit online applications before applicable deadlines. **No exceptions will be made if the deadline is missed.** All terms and conditions for applications can be found with the online form.

## mystudentplan Benefits App

Register and manage your benefits via a web browser or on the mobile app!

- ✓ Set up direct deposit and provide your complete address.
- ✓ Download your benefits card for direct billing.
- ✓ View your coverage details.
- ✓ Verify if your prescriptions are covered.
- ✓ Check plan usage and remaining balances.
- ✓ Track the status and history of your claims.
- ✓ Learn about additional insurance options.
- ✓ Stay informed about events, changes or news.

*The mystudentplan Benefits App is a service of People Corporation and powered by Telus Adjudicare.*

## Coordinating Multiple Plans

If you are eligible on the Student Benefits Plan and are covered by another benefits plan under your parents, spouse, government, job, or band, you can make these plans work together to obtain up to 100% coverage.

## Mental Health & Wellness Program

mywellness Enhanced is a student mental health program that provides unlimited access to a mental health assessment, toolbox full of wellness solutions and support resources. mywellness Enhanced also provides up to 3-hours of free counselling sessions through Inkblot's network of counsellors. Visit [www.mywellnessplan.ca](http://www.mywellnessplan.ca) for more information!



## mystudentplan.ca/nbcc

You are invited to explore our website to learn more about your benefits, deadlines, enrollment, claims, applications, savings and more.

## For More Information

### Benefits Plan Office

Student Union - A1102  
Phone: **506.800.6907**  
[nbccplan@mystudentplan.ca](mailto:nbccplan@mystudentplan.ca)

### Policy Information

**Policy No: 166412**  
Carrier: People Corporation / Telus Adjudicare  
Carrier Number: 34  
Certificate No: Your Student ID  
Plan Name: New Brunswick Community College  
Student Union

### Claims Contact Centre

Phone: **1.866.586.1010**  
[claims@mystudentplan.ca](mailto:claims@mystudentplan.ca)

### Travel Insurance provided by AIG Insurance

**Policy No: SRG 99429076**  
In event of travel emergency call: **1.819.566.3940**

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