



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.  Based on the National Formulary with a generic rider. Includes some vaccines.  |
| Vision Care                                 | 100%     | Eye exams up to \$100 every 24 months. Glasses/lenses/contacts up to \$100 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 \$500. 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<br>& 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. *Prescription and pre-authorization may be required. Not solely for athletic use.   |
| 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 - \$900 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 &<br>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 provides students with specific tools, resources and support to achieve the student life and mental health balance. Visit 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

### **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: **1.866.856.1010** claims@mystudentplan.ca

Travel Insurance provided by AIG Insurance

Policy No: SRG 9429076

In event of travel emergency call: 1.819.566.3940

student plan.ca

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