

Understanding your coverage is always an excellent choice to stay healthy while studying.
 For all plan details, go to: www.mystudentplan.ca/nvit

Health Benefits	Coverage	Effective September 1, 2024
Prescription Drug	80%	Maximum of \$3,000 per benefit year. Based on the BC Provincial Formulary with a generic rider.
Vision	100%	Combined maximum of \$100 for one eye exam, glasses or contact lenses every 24 months.
Paramedical Practitioners	80%	\$28/visit, to an overall plan maximum of \$335 per benefit year for: Physiotherapist*, Registered Massage Therapist*, Certified Athletic Therapist*, Chiropractor, Osteopath, Podiatrist or Chiropodist, Acupuncture, Naturopath Overall plan maximum of \$330 per benefit year for: Speech Language Pathologist* *Physician's prescription required.
Mental Health Practitioners	80%	Up to \$35 per visit and overall combined maximum for eligible practitioners of \$300. Visit the plan website for a complete list of eligible therapist types.
Dental Accident	80%	Reimbursed at 80%, to a maximum of \$1,000 per accident. Services must be performed within 12 months of accident. Pre-authorization required.
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 or orthotics limited to \$150 per foot, per benefit year. Blood Glucose Monitors to a maximum of \$150 during a 5 year period. Prescription & pre-authorization may be required. Not solely for athletic use.
Emergency Travel Assistance	100%	Reimbursed at 100%, to a maximum of \$2,000,000 in a lifetime.
Other Insurances	-	Tutorial, Accidental Death & Dismemberment.

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 - \$750 per benefit year

Diagnostic & Preventative	80%	Includes one annual exam, polishing and 2 units of scaling once per benefit year.
Minor Restorative	70%	Fillings.
Extractions	50%	Limited to 2 wisdom teeth per benefit year.
Endodontic & Periodontic	50%	2 additional units of scaling/root planing per benefit year.

You can save money on eligible services by visiting dentists who provide discounts, visit the plan website for more information

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 the 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.

My Canada Life at Work 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.

The Benefits App is a service of Canada Life Assurance Company.

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.



mystudentplan.ca/nvit

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

Gallivan Student Health & Wellness
Phone **1.877.746.5566**
nvitplan@mystudentplan.ca

Policy Information

Insurer: Canada Life Assurance Company
Policy No: 167898 | Division No: Leave Blank
Carrier Number: 11 Identification No: Your Student ID
Plan Name: Nicola Valley Institute of Technology
Student Society

Claims Contact Centre

Phone: **1.800.957.9777**

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Revised: September 1, 2024