

Health Benefits	Coverage	
Prescription Drug	80%	Maximum of \$3,000 per benefit year. <b>Based on the BC Provincial Formulary with a generic rider.</b>
Vision	100%	Combined maximum of \$100 for one eye exam, glasses or contact lenses every 24 months.
Paramedical Practitioners	80%	<b>\$28/visit, to an overall plan maximum of \$335 per benefit year for:</b> Physiotherapist*, Registered Massage Therapist*, Certified Athletic Therapist*, Chiropractor, Osteopath, Podiatrist or Chiropracist, Acupuncture, Naturopath  <b>Overall plan maximum of \$330 per benefit year for:</b> Speech Language Pathologist*  <b>\$35/visit, to an overall plan maximum of \$330 per benefit year for:</b> Psychologist*, Social Worker* or Registered Clinical Counselor*  <b>*Physician's prescription required.</b>
Dental Accident	80%	Reimbursed at 80%, to a maximum of \$1,000 per accident. <b>Services must be performed within 12 months of accident. Pre-authorization required.</b>
Ambulance	80%	Maximum of \$250 per occurrence.
Medical Equipment & Supplies	80%	<b>Including but not limited to:</b> 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. <b>Prescription &amp; pre-authorization may be required. Not solely for athletic use.</b>
Emergency Travel Assistance	100%	Reimbursed at 100%, to a maximum of \$2,000,000 in a lifetime.
Other Insurances	-	Tutorial, Accidental Death & Dismemberment.

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

## Dental Benefits

Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$500.

### 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.

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, please contact Gallivan.

New eligible students will be added to the plan(s) during the first 60 days of each semester. Please keep your receipts for eligible expenses incurred during this time period for submission to the insurance carrier upon completion of the enrolment process. Returning eligible students may continue to access the plan(s) without disruption by using their current myBenefits Card or by submitting claims directly to the carrier.

## 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. These claims are accessed with the myBenefits Card.

**A BC Fair Pharmacare and Card Application must be completed prior to obtaining your myBenefits Card.**

**Submit Claims Online:** 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.mystudentplan.ca](http://www.mystudentplan.ca).

## Opting Out of Coverage

If you are an eligible student and have comparable health and dental coverage you may apply to opt-out of the plans. Each student is given one opportunity to opt-out of the plans each year. All opt-out forms must be completed online and must be received within 30 days from the start of your program. 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. Approval of your opt-out will result in the plan fee being credited. Once your opt-out has been accepted, it will remain in force as long as you remain an eligible student.

## 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 and paying the family coverage fee. All family add-on forms and fees must be received within 30 days from the start of your program. Your family can only be covered while you are a student on the plans. **Family coverage must be renewed by the student each benefit plan year.** For more details regarding family coverage, please visit [www.mystudentplan.ca](http://www.mystudentplan.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 consideration.

## 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 Gallivan 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

Gallivan: Student Health & Wellness

Phone: 1.877.746.5566 Ext. 2

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

Online Chat: [www.mystudentplan.ca/nvit](http://www.mystudentplan.ca/nvit)

### Policy Information

Insurer: Canada Life

**Policy No: 167898** | Division No: Leave Blank

Identification No: Your Student ID

Plan Name: Nicola Valley Institute of Technology Student Society

**Claims Inquiries: 1.800.957.9777**

Canada Life Assurance Company

London Benefit Payments

255 Dufferin Ave., London ON N6A 4K1

**Travel Insurance provided by AIG Insurance**

All benefits coverage details at

[www.mystudentplan.ca/nvit](http://www.mystudentplan.ca/nvit)

