

Understanding your coverage is always an excellent choice to stay healthy while studying. For all plan details, go to [www.mystudentplan.ca/ontario-tech](http://www.mystudentplan.ca/ontario-tech)

Health Benefits	Coverage	Effective September 1, 2024
Prescription Drugs	80%	Maximum of \$3,000 per benefit year. Lowest cost generic alternative applies. Up to \$200 per benefit year for diabetic supplies. \$10 dispensing fee cap.
Birth Control Prescription Drugs	100%	Included in the overall benefit year maximum of \$3,000 and \$10 dispensing fee cap.
Vision	100%	Maximum of one eye exam, covered at a maximum of \$60 every 24 months from date of service. Glasses and/or contact lenses covered to a maximum of \$150 every 24 months from date of purchase. <b>Excluding prescription sunglasses and safety glasses.</b>
Mental Health Practitioners	100%	Combined annual maximum for eligible practitioners of \$500. Visit the plan website for a complete list of eligible therapist types.
Chiropractor, Naturopath	80%	Combined maximum of \$300 per benefit year.
Certified Nutritionist, Dietician	80%	Combined maximum of \$300 per benefit year.
Registered Massage Therapist	80%	Maximum of \$300 per benefit year.
Physiotherapist	80%	Maximum of \$300 per benefit year. <b>Physician's prescription required.</b>
Orthotics, Orthopedic Shoes	80%	Maximum of \$200 per benefit year. <b>Prescription &amp; pre-authorization may be required. Not solely for athletic use.</b>
Medical Supplies, Services & Equipment	80%	<b>Prescription &amp; pre-authorization may be required. Not solely for athletic use.</b>
Dental Accident	100%	Up to \$2,000 within 30 days of injury.
Ambulance	80%	Based on reasonable and customary charges.
Tutorial	-	\$20/hour to a maximum of \$2,000 per benefit year. <b>Physician's prescription required.</b>
Travel	-	Travel Insurance by AIG, maximum of \$5,000,000 per benefit year.
Accidental Medical	100%	Up to \$15,000.
AD&D	-	\$7,500 for loss of life.

**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 - \$500 per benefit year**

Diagnostic & Preventative	80%	Diagnostic and preventative procedures.
Minor Restorative	60%	Fillings and services associated with dental health restoration.
Oral Surgery	60%	Services associated with surgical extractions.
Endodontic	10%	Root Canals. Endodontic services including: root canal therapy.
Periodontic & Other Oral Surgery	20%	Periodontic and other oral surgery services.
Major Restorative	10%	Crowns, bridges, dentures. Limited to once every 5 benefit years.

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.

## 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](http://www.mywellnessplan.ca) for more information.



## [mystudentplan.ca/ontario-tech](http://mystudentplan.ca/ontario-tech)

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

Shawenjigenwining Hall - SHA 023  
Phone **905.233.1676**  
[ontariotech@mystudentplan.ca](mailto:ontariotech@mystudentplan.ca)

### Policy Information

Insurer: Canada Life Assurance Company  
**Policy No: 175208** | Division No: Leave Blank  
Carrier Number: 11  
Identification No: Your Student ID  
Plan Name: Ontario Tech Student Union

### Claims Contact Centre

Phone: **1.800.957.9777**

### Travel Insurance provided by AIG Insurance

**Policy No: SRG 9429071**

Travel emergency: **1.819.566.3940**

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