

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

Health Benefits	Coverage	Effective September 1, 2024
Prescription Drugs	90%	Maximum of \$5,000 per benefit year. Based on the MB Provincial Formulary with a generic rider.
Prescription Drugs Birth Control	100%	Included in the \$5,000 per benefit year prescription drug maximum.
Vision	100%	One eye exam every 24 months based on reasonable and customary charges. Maximum of \$150 for eye glasses or contact lenses every 24 months.
Paramedical Practitioners	80%	Maximum of \$20 per visit and a combined annual maximum of \$500 per benefit year for Podiatrist or Chiropodist. Maximum of \$500 per practitioner per benefit year for: Physiotherapist, Chiropractor, Licensed Massage Therapist, Audiologist, Osteopath, Naturopath, Certified Athletic Therapist*, Registered Dietician*, Cardiac Rehabilitation*. Maximum of \$1,000 per benefit year for Speech Language Therapist*. *Physician's prescription required
Mental Health Practitioners	80%	Combined annual maximum for eligible practitioners of \$1,000. Visit the plan website for a complete list of eligible therapist types.
Dental Accident	80%	Limited to \$1,000 per accident. Services must be performed within 30 days of the accident. If treatment is scheduled to occur more than 90 days after the impact, a treatment plan must be submitted before the end of the 90-day period. Pre-authorization required
Ambulance	80%	Limited to \$500 per occurrence.
Medical Equipment & Supplies	80%	Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, rigid and semi-rigid braces. Lifetime maximum of \$1,000 for medical equipment. Custom-made orthopedic shoes limited to \$150 per pair, per benefit year. Hearing Aids to a maximum of \$500 in any 4 consecutive years. Wigs and Hairpieces to a maximum of \$100 in a lifetime. Prescription & pre-authorization may be required. Not solely for athletic use
Out of Province Referral	80%	Maximum of \$10,000 in a lifetime.
Emergency Travel Assistance	100%	Travel Insurance by AIG, maximum of \$5,000,000 per benefit year.
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%	Limited to once per benefit year, scaling limited to 6 units.
Minor Restorative	70%	Fillings.
Oral Surgical	70%	Extractions. Limit of 2 wisdom teeth per benefit year.
Endodontic & Periodontic	15%	Root canals.
Major Restorative	15%	Crowns, inlays, onlays, bridges and 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.



mystudentplan.ca/redriver

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

Notre Dame Campus Room CM-75C
Phone: **204.289.2466**

Roblin Centre EDC SA Office P-110
Phone: **204.949.8537**
redriverplan@mystudentplan.ca

Policy Information

Insurer: Canada Life Assurance Company
Policy No: 50541 | Division No: Leave Blank
Carrier Number: 11
Identification No: Your Student ID
Plan Name: Red River College Students' Association

Claims Contact Centre

Phone: **1.800.957.9777**

Travel Insurance provided by AIG Insurance

Policy No: SRG 9429059

Travel emergency: **1.819.566.3940**

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