

Health Benefits	Coverage	
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 Chiropracist. 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 maximum of \$1,000 per benefit year for: registered Psychologist, Social Worker, Canadian Certified Counsellor, or Psychotherapist.
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.

Access all benefits coverage details at www.mystudentplan.ca/redriver

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%	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.

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.

mystudentplan

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 visit or contact the Benefits Plan Office.

New eligible students will be added to the plan(s) within 45 days of the start date of your program. 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 on the individual dental office's billing practices. These claims are accessed with the myBenefits Card. **A Manitoba Pharmacare 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. Download claim forms from 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 their consideration.

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 through the Student Benefits Plan Office 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 plan(s). **Family coverage must be renewed by the student each benefit plan year.**

Opting Out of Coverage

If you are an eligible student and have comparable Extended Health and/or dental coverage you may apply to opt-out of the plan(s). Each student is given one opportunity to opt-out of the Extended Health and/or dental plan(s) 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.

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 the Student Benefits Plan Office 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

Notre Dame Campus

Room CM-75C, Phone: 204-632-2503

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

Identification No: Your Student ID

Plan Name: Red River College Students' Association

Claims Inquiries: 1.800.957.9777

Canada Life Assurance Company

Group Claims Department

P.O. Box 4408, Regina SK S4P 3W7

Travel Insurance provided by AIG Insurance,

All benefits coverage details at

www.mystudentplan.ca/redriver

