

Understanding your coverage is always an excellent choice to stay healthy while studying.

The Student FLEXible Benefit Plan allows you to choose coverage to suit your needs. Below is a summary of the coverage options available. **Visit www.mystudentplan.ca/bowvalley** to find more about the coverages and complete online forms. You have one opportunity each year to Flex your Benefits, during your enrollment period and before the applicable deadline. All eligible students are automatically enrolled in the Balanced Plan.

Health Benefits Effective Sept. 1, 2024	Balanced Plan	FLEXible Drugs & Parameds	FLEXible Parameds & Vision	FLEXible Dental
Prescription Drug (national formulary)	75% coverage \$7 dispensing cap \$3,000/benefit year	85% coverage \$7 dispensing cap \$3,000/benefit year	65% coverage \$7 dispensing cap \$3,000/benefit year	65% coverage \$7 dispensing cap \$3,000/benefit year
Eye Exam	\$60/24 months	\$60/24 months	\$60/24 months	\$60/24 months
Glasses/Contacts	\$100/24 months	no coverage	\$150/24 months	no coverage
Paramedical Practitioners	80% coverage \$20 per visit \$300/benefit year	80% coverage \$35 per visit \$400/benefit year	80% coverage \$50 per visit \$500/benefit year	80% coverage \$20 per visit \$300/benefit year
Mental Health Practitioners	80% coverage \$300/benefit year	80% coverage \$400/benefit year	80% coverage \$500/benefit year	80% coverage \$300/benefit year
Dental	\$650/benefit year	\$400/benefit year	\$650/benefit year	\$900/benefit year
Diagnostic & Preventative	12 month recall 80% coverage	12 month recall 80% coverage	12 month recall 80% coverage	6 month recall 80% coverage
Minor Restorative	70% coverage	50% coverage	60% coverage	80% coverage
Oral Surgery	50% coverage	30% coverage	30% coverage	80% coverage
Periodontic	15% coverage	15% coverage	15% coverage	15% coverage
Endodontic	20% coverage	20% coverage	20% coverage	20% coverage

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

Dental Benefits & annual maximum effective September 1, 2024.

Included in All Plans

Supplemental Health	80% coverage	Emergency Travel Coverage
Ambulance	\$250 per trip	Accidental Death & Dismemberment
Dental Accident	\$1,000 per accident	Tutorial Services & Supplies*

*Based on reasonable & customary charges.

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 mystudentplan 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
- Flex your plan

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.

mystudentplan 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.
- ✓ Learn about additional insurance options.
- ✓ Stay informed about events, changes or news.

The mystudentplan Benefits App is a service of People Corporation and powered by Telus Adjudicare.

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 for more information.



mystudentplan.ca/bowvalley

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

Student Benefit Plan Office S2034
Phone: **403.456.3080**
bowvalleyplan@mystudentplan.ca

Policy Information

Policy No: 330760
Carrier: People Corporation / Telus Adjudicare
Carrier Number: 34
Certificate No: Your Student ID
Plan Name: Students' Association of BVC

Claims Contact Centre

Phone: **1.866.856.1010**
claims@mystudentplan.ca

Travel Insurance provided by AIG Insurance

Policy No: SRG 9429060
In event of travel emergency call: **1.819.566.3940**

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Revised: **September 1, 2024**