

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

Health Benefits	Coverage	Effective September 1, 2024
Prescription Drug	80%	Reimbursed at 80%, to a maximum of \$3,000 per benefit year. \$500 in a lifetime for Smoking Cessation products legally requiring a prescription. <b>\$10 dispensing fee cap. Based on the National Formulary with generic rider.</b>
Vision	100%	Limit of \$70 for eye exam every 24 months. \$150 every 24 months for eye glasses or contact lenses.
Paramedical Practitioners	80%	<b>Practitioners:</b> Registered Massage Therapist*, Chiropractor, Naturopath, Osteopath, Certified Athletic Therapist*, Podiatrist or Chiropodist, Speech Language Pathologist* Maximum of \$25 per visit and an overall plan maximum of \$400 per practitioner per benefit year. <b>*Physician's prescription required.</b>
Mental Health Practitioners	80%	Up to \$30 per visit and overall combined maximum for eligible practitioners of \$400. Visit the plan website for a complete list of eligible therapist types.
Dental Accident	80%	Maximum of \$1,000 per accident. Services must be performed within 12 months of 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. <b>Pre-authorization required.</b>
Ambulance	80%	Maximum of \$250 per occurrence.
Medical Equipment & Supplies	80%	Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, rigid and semi-rigid braces. Custom-made orthopedic shoes and orthotics limited to \$150 per foot, per benefit year. <b>Prescription &amp; pre-authorization may be required. Not solely for athletic use.</b>
Emergency Travel Assistance	100%	Travel Insurance by AIG, maximum of \$5,000,000 per benefit year.
Tutorial	80%	Limited to \$15 per hour to a maximum of \$2,000 per benefit year (after 15 days confinement due to injury or illness).

**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 - \$1,000 per benefit year**

Diagnostic & Preventative	80%	6 month recall exam, scaling limited to 2 units.
Minor Restorative	80%	Fillings.
Extractions	75%	Maximum of 4 teeth per patient per benefit year.
Endodontic & Periodontic	60%	5 additional units of scaling/root planing per benefit year.
Major Restorative	15%	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.



## [mystudentplan.ca/mtroyal](https://mystudentplan.ca/mtroyal)

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

Room Z001, 4825 Mount Royal Gate SW,  
4500-50 Street, Wyckham House.  
Calgary, Alberta T3E 6K6, CA  
Phone: **403.456.3116**  
[mtroyalplan@mystudentplan.ca](mailto:mtroyalplan@mystudentplan.ca)

### Policy Information

Insurer: Canada Life Assurance Company  
**Policy No: 330756** | Division No: Leave Blank  
Carrier Number: 11  
Identification No: Your Student ID  
Plan Name: Students' Association of  
Mount Royal University

### Claims Contact Centre

Phone: **1.800.957.9777**

### Travel Insurance provided by AIG Insurance

**Policy No: SRG 9429056**

Travel emergency: **1.819.566.3940**

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