

Health Benefits	Coverage	
Prescription Drug	100%	Maximum of \$1,500 per benefit year. Smoking Cessation products legally requiring a prescription \$500 per lifetime. Preventative Vaccines to a maximum of \$100 per benefit year. Based on the National Formulary with a generic rider.
Vision	100%	Limit of \$65 for eye exam every 24 months. \$150 every 24 months for eye glasses or contact lenses.
Paramedical Practitioners	100%	Maximum of \$500 total per year, per practitioner below. Eligible treatment fees are based on reasonable and customary amounts.* Practitioners: Registered Massage Therapist, Physiotherapist or Athletic Therapy, Chiropractor, Naturopath, Acupuncture, Speech Language Pathologist, Psychologist or Social Worker. *More information on what is reasonable and customary is available at mystudentplan.ca/norquest in the FAQ section.
Dental Accident	100%	Maximum of \$1,000 per accident. Services must be performed within 12 months of accident. Pre-authorization required.
Ambulance	100%	Maximum of \$250 per occurrence.
Medical Equipment & Supplies	100%	Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, rigid and semi-rigid braces. Custom-fitted orthopedic shoes limited to \$150 per benefit year. Items solely for athletic use are not covered. Prescription & pre-authorization may be required.
Emergency Travel Assistance	100%	Travel Insurance by AIG, maximum of \$5,000,000 per benefit year.
Other Insurances & Services		Accidental Death & Dismemberment, Tuition, Tutorial, mywellness

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

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 2 units, polishing limited to 1 unit.
Minor Restorative	70%	Fillings.
Extractions	50%	Limited to 2 wisdom teeth per benefit year.
Endodontic & Periodontic	50%	5 additional units of scaling/root planing per benefit year.

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.

How to Enrol for Coverage

Fees for the student plan are assessed automatically by the institution at registration, you are also enrolled automatically. You will be charged and enrolled 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 plans within 60 days of the start date of their first semester. 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 plans without disruption by using their current myBenefits Card or by submitting claims directly to the carrier.

Accessing Coverage

Plan Card: This card is used 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 the dental office's billing practice. You can download your Plan Card at www.mystudentplan.ca.

Online & Mobile Claims: Groupnet is your claims app for and is available online <https://my.canadalife.com/sign-in>, and through 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. You can download claim forms from www.mystudentplan.ca.

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 by the specified deadline. 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.**

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 consideration.

Mental Health & Wellness Program

mywellness is a student mental health and wellness program that is also provided by SANQC. Through mywellness you can access support resources, online counselling, a toolbox full of helpful solutions, and a free mental health assessment.

Visit mywellnessplan.ca/norquest.

Coverage Period

Eligible students will receive 12 months of coverage from the 1st of the month in which their opt-out deadline occurs. For example, eligible students with an opt-out deadline in September receive coverage beginning September 1st and ending the following August 31st. The anniversary of when you joined the plan will be your "enrolment anniversary".

Opting Out of Coverage

Students can opt-out of the plans based on their personal situation, choosing to stay in both the health and dental plans for protection and access to services, choosing to stay in one plan, or choose to opt-out of both plans. Each student is given one opportunity to opt-out of the health and/or dental plan(s) each year. If you choose to opt-out you can rejoin the plan on your enrolment anniversary or based on specific life change scenarios. More information is available online or through the Benefits Plan Office.

All opt-out forms must be completed online and must be received by the applicable deadline. You are able to opt-out of coverage when you join the plan or on your enrolment anniversary. **No exceptions will be made if the deadline is missed.** It is the student's responsibility to pay the plan fees if the applicable opt-out deadline is missed. 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.

Revised: September, 2023

For More Information

Benefits Plan Office

SANQC (Room 1-114)
Phone 780.644.6250
students.association@norquest.ca

Policy Information

Insurer: Canada Life Assurance Company
Policy No: 159908 | Division No: Leave Blank
Identification No: Your Student ID Plan Name:
Students' Association of NorQuest College

Claims Inquiries: 1.800.957.9777

Canada Life Assurance Company
London Benefits Payments
255 Dufferin Ave, London ON N6A 4K1

Travel Insurance provided by AIG Insurance

All benefits coverage details at

www.mystudentplan.ca/norquest

