

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

For all plan details, go to: www.mystudentplan.ca/stfxsu

Health Benefits	Coverage Effective September 1, 2024	
Prescription Drugs	80%	\$8 dispensing fee maximum. Maximum of \$3,000 per benefit year. Based on the NASA Formulary with a generic rider.
Vision Care	100%	Up to \$80 every 24 months for an eye exam. Up to \$200 every 24 months for glasses or contact lenses.
Acupuncturist	90%	Up to \$300 per student year. Session maximum of \$40 per visit.
Podiatrist/Chiroprapist	90%	Up to \$300 per student year. Session maximum of \$40 per visit.
Chiropractor	90%	Up to \$300 per student year. Session maximum of \$40 per visit.
Massage Therapist	90%	Up to \$300 per student year. Session maximum of \$40 per visit. Physician's prescription required.
Naturopathic Consultations	90%	Up to \$300 per student year. Session maximum of \$75 per visit.
Dietitian	90%	Up to \$300 per student year. Session maximum of \$40 per visit.
Osteopath	90%	Up to \$300 per student year. Session maximum of \$40 per visit.
Physiotherapist/ Athletic Therapist	90%	Up to \$300 per student year. Session maximum of \$40 per visit. Physician's prescription required.
Mental Health Practitioners	90%	Combined annual maximum for eligible practitioners of \$900. Visit the plan website for a complete list of eligible therapist types.
Speech Therapist	90%	Up to \$300 per student year. Session maximum of \$40 per visit.
Medical Equipment & Supplies	-	Maximum of \$2000 per student benefit year. Physician's prescription required. Pre-authorization is suggested.
Dental Accident	100%	Maximum of \$1,000 per accident. Services must be started within 90 days of accident and completed within 12 months of accident. Pre-authorization required.
Ambulance	100%	Limited to one trip per benefit year. Based on reasonable and customary charges.
Emergency Out of Country Travel	100%	Maximum of \$5,000,000 per lifetime
Other Insurances	-	Accidental Death & Dismemberment, Tutorial, and Gender Affirming Care

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 - \$900 per benefit year

Diagnostic & Preventative	90%	Diagnostic and preventative procedures.
Minor Restorative	75%	Services associated with dental health restoration.
Oral Surgery	75%	Services associated with surgical extractions.
Endodontic	75%	Endodontic services including: Pulpotomy, Root Canal Therapy.
Major Restorative	75%	Major restorative services including: Pins, Crowns, Posts.

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/stfxsu

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

Office 403, 4th Floor Bloomfield Centre
Phone **902.908.0122**
stfxplan@mystudentplan.ca

Policy Information

Insurer: Canada Life Assurance Company
Policy No: **175181** | Division No: 1
Carrier Number: 11
Identification No: Your Student ID
Plan Name: STFXSU

Gender Affirming Care benefit provided by GreenShield Canada

Visit www.mystudentplan.ca/stfxsu for details

Travel Insurance provided by Canada Life

Visit www.mystudentplan.ca/stfxsu for details

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Revised: **September 1, 2024**