

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

For all plan details, go to: [www.mystudentplan.ca/suncrest](http://www.mystudentplan.ca/suncrest)

Health Benefits	Coverage	Effective September 1, 2024
Prescription Drugs	80%	<b>Based on the Saskatchewan Formulary with a Generic Rider.</b> Overall plan maximum of \$3,000 per benefit year. Smoking Cessation products legally requiring a prescription to a maximum of \$500 per benefit year. Vaccinations are covered at 100%, up to \$150 per benefit year. <b>Your Prescription Drug coverage is coordinated with the Saskatchewan Special Support Program, you must register for this program.</b>
Vision Care	100%	Eye exams up to \$50 every 2 benefit years. Glasses/Contact Lenses up to \$100 every 24 months. Laser eye surgery up to \$150 per benefit year.
Paramedical Practitioners	100%	Limited to <b>\$40 per visit</b> , to an overall plan maximum of \$400 per practitioner, per benefit year. <b>Practitioners:</b> Registered Massage Therapist*, Physiotherapist, Speech Therapist, Naturopath, Chiropractor, Osteopath, Licensed Dietician*, Podiatrist or Chiropracist, Athletic Therapist. <b>*Physician's prescription required.</b>
Mental Health Practitioners	100%	Up to \$40 per visit and overall combined maximum for eligible practitioners of \$400. Visit the plan website for a complete list of eligible therapist types.
Hospital	100%	Upgrade from public ward to semi-private room.
Private Duty Nursing	100%	\$25,000 during any 3 consecutive benefit years. <b>Prescription and pre-authorization required.</b>
Medical Equipment & Supplies	100%	Including but not limited to: crutches, trusses, splints, braces, walkers, wheelchair, hospital-type bed, prosthetics. Custom-Made Shoes limited to \$500/benefit year. Custom-Made Orthotics limited to \$350/benefit year. <b>Prescription &amp; pre-authorization may be required. Not solely for athletic use.</b>
Ambulance	100%	Based on reasonable & customary charges.
Dental Accident	100%	Services must be performed within 12 months of the accident. <b>Pre-authorization required.</b>
Emergency Travel	100%	Travel Insurance by AIG, maximum of \$5,000,000.
Other Insurances & Services	-	Tutorial, Accidental Death & Dismemberment, mywellness and myvirtualdoctor.

**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 - \$750 per benefit year

Preventative Services	80%	Exams, extraction of impacted teeth. Recall exams once per 12 months. Scaling up to 4 units per benefit year.
Basic Services	70%	Composite fillings covered for the front teeth and pre-molars only.
Other Basic Services	60%	Oral surgery, endodontics, periodontics. Root planing and occlusal equilibration are each limited to 8 units per benefit year.

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 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.

## 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](http://www.mywellnessplan.ca) for more information.



## [mystudentplan.ca/suncrest](http://mystudentplan.ca/suncrest)

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

Gallivan: Student Health & Wellness  
Phone: **1.877.746.5566**  
[suncrestcollege@mystudentplan.ca](mailto:suncrestcollege@mystudentplan.ca)

### Policy Information

Insurer: Canada Life Assurance Company  
**Policy No: 166420** | Division No: Leave Blank  
Carrier Number: 11 | Identification No: Your Student ID  
Plan Name: Suncrest College

### Claims Contact Centre

Phone: **1.800.957.9777**

### Travel Insurance provided by AIG Insurance

**Policy No: SRG 9429069**

Travel emergency: **1.819.566.3940**

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Revised: **September 1, 2024**