

Health Benefits	Coverage	
Prescription Drugs	80%	Based on the Saskatchewan Formulary with a Generic Rider. 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. Your Prescription Drug coverage is coordinated with the Saskatchewan Special Support Program, you must register for this program.
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 \$40 per visit , to an overall plan maximum of \$400 per practitioner, per benefit year. Practitioners: Registered Massage Therapist*, Physiotherapist, Speech Therapist, Naturopath, Psychologist or Social Worker, Chiropractor, Osteopath, Licensed Dietician*, Podiatrist or Chiropodist, Athletic Therapist. *Physician's prescription required.
Hospital	100%	Upgrade from public ward to semi-private room.
Private Duty Nursing	100%	\$25,000 during any 3 consecutive benefit years. Prescription and pre-authorization required.
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. Prescription & pre-authorization may be required. Not solely for athletic use.
Ambulance	100%	Based on reasonable & customary charges.
Dental Accident	100%	Services must be performed within 12 months of the accident. Pre-authorization required.
Emergency Travel	100%	Travel Insurance by AIG, maximum of \$5,000,000.
Other Insurances & Services	-	Tutorial, Accidental Death & Dismemberment, mywellness

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

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

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.

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.

mystudentplan

How to Enrol for Coverage

Fees for the student plan are assessed automatically by the institution at registration. You are also enrolled automatically should you meet the eligibility criteria for the plan. If you are unsure about whether or not you are eligible, please visit or contact Gallivan.

New eligible students will be added to the plan(s) within 45 days of the start date of your program. Please keep your receipts for eligible expenses incurred during this time period for submission to the carrier upon completion of the enrolment process. Returning eligible students may continue to access the plan(s) without disruption.

Accessing Coverage

myBenefits Card: Pay-direct claims allow 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 individual dental office's billing practices. You can download your myBenefits Card from www.mystudentplan.ca.

Submit Claims Online: To access all claim features, register for Groupnet at <https://my.canadalife.com/sign-in>, or download the app from 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.

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 their consideration.

Opting Out of Coverage

If you are an eligible student and have comparable health and/or dental coverage you may apply to opt-out of the plan(s). Each student is given one opportunity to opt-out of the health and/or dental plan(s) each year. All opt-out forms must be completed online and must be received within 30 days from the start of your program. You will not be able to opt-out of coverage at any other point during the school year.

No exceptions will be made if the deadline is missed. It is the student's responsibility to pay the plan fees, should they miss the applicable opt-out deadline. 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.

Mental Health & Wellness Program

mywellness is a student mental health and wellness program that is included as part of your benefits plan. Through mywellness you can access support resources, a toolbox full of helpful solutions, online counselling, and a free mental health assessment.

Visit www.mywellnessplan.ca to take the first step towards better mental health!

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For More Information

Benefits Plan Office

Gallivan: Student Health & Wellness
Phone: 1.877.746.5566 Ext. 7249
suncrestcollege@mystudentplan.ca
www.mystudentplan.ca (Live Chat)



Policy Information

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

Claims Inquiries: 1.800.957.9777

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

All benefits coverage details at

www.mystudentplan.ca/suncrest