

Understanding your coverage is always an excellent choice to stay healthy while studying.
For all plan details, go to: www.mystudentplan.ca/tmugrads

Health Benefits	Coverage	Effective September 1, 2024
Prescription Drug	Reimbursed at 80% to a maximum of \$3,000.00 per policy year.	
Chiropractor	\$15 per visit up to 20 visits per benefit year plus 1 X-ray per benefit year.	
Chiropodist, Podiatrist, Acupuncturist	\$20 per visit up to \$300 for all practitioners combined per benefit year plus 1 X-ray by a Podiatrist per benefit year.	
Registered Massage Therapist	\$300 per benefit year. (Physician (M.D.) or nurse practitioner recommendation required)	
Naturopath	\$250 per benefit year.	
Osteopath	\$20 per visit up to \$300 per benefit year plus 1 X-ray per benefit year.	
Physiotherapist or Athletic Therapist	\$55 per visit up to \$240 combined per benefit year. (Physician (M.D.) or nurse practitioner recommendation required)	
Mental Health Practitioners	Up to \$100 per visit and overall combined maximum for eligible practitioners of \$750. Visit the plan website for a complete list of eligible therapist types.	
Speech Therapist	\$250 per benefit year.	
Accidental Dental	Reasonable and customary charges.	
Vision Care	Combined vision and eye exam benefit of \$200 every 24-months.	
Tutorial Benefit	Private tutorial service of a qualified teacher at \$15 per hour, up to \$1,000 per disability. You must be confined to home or hospital for a minimum of 15 consecutive days to qualify. Your dependents are not eligible for this benefit	
Emergency Travel Assistance	Maximum of \$5,000,000 per benefit year.	
Physician Services	\$25 per claim up to \$100 per benefit year. Doctor's note or form completion	

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

Diagnostic & Preventative	Reimbursed at 80%, Limited to once per Benefit year.
Comprehensive oral surgery	Reimbursed at 10%
All other basic services	Reimbursed at 75%
Endodontic & Periodontic	Reimbursed at 10% (Excluding periodontal scaling and root planning)
Periodontal scaling and root planning	Reimbursed at 80%.
Major Restorative Crowns, bridges & dentures	Reimbursed at 10%.

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.

GSC everywhere 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 Green Shield Canada.

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 Enhanced is a student mental health program that provides unlimited access to a mental health assessment, toolbox full of wellness solutions, and support resources. mywellness Enhanced also provides up to 3-hours of free counselling sessions through Inkblot's network of counsellors. Visit www.mywellnessplan.ca for more information!



mystudentplan.ca/tmugrads

You are invited to explore our website to learn more about your benefits, deadlines, enrollment, claims, applications, savings and all benefits coverage details.

For More Information

Benefits Plan Office

Student Campus Centre lobby, 55 Gould Street
Phone **1.877.746.5566**
healthplan@tmgsu.ca

Policy Information

Insurer: Green Shield Canada (GSC)
Identification No: **RGU Your Student ID-00**
(Example: RGU501402400-00)
Plan Name: Toronto Metropolitan Graduate Students Union

Claims Contact Centre

Phone: **1.888.525.7587**

my
student
plan.ca

Revised: **September 1, 2024**