

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

Health Benefits	Coverage	Effective September 1, 2024
Prescription Drugs	Reimbursed at 80%, to a maximum of \$5,000 per benefit year. HPV Vaccines reimbursed at 65%. Birth control reimbursed at 100%. Copper IUD \$75.00 per benefit year. Generic cost equivalent will be applied.	
Chiropractor	\$15 per visit up to 20 visits per benefit year plus 1 X-ray per benefit year.	
Vision Care	\$75 every 24 months for eye exam. \$150 every 24 months towards glasses/contact lenses (excludes prescription sunglasses).	
Registered Massage Therapist	\$25 per visit up to 20 visits per benefit year.	
Naturopath	\$250 per benefit year.	
Osteopath	\$20 per visit up to \$300 per benefit year plus 1 X-ray per benefit year.	
Physiotherapist	\$55 per visit up to \$240 combined per benefit year.	
Speech Therapist	\$250 per benefit year.	
Chiropodist, Podiatrist, Acupuncturist	\$20 per visit, \$300 combined per benefit year; plus 1 X-ray by a Podiatrist per benefit year.	
Mental Health Practitioners	Combined annual maximum for eligible practitioners of \$1000. Visit the plan website for a complete list of eligible therapist types.	
Dental Accident	Reimbursed at 100%. You must notify GSC immediately following the accident. Treatment must commence within 180 days of the accident. Pre-authorization required.	
Ambulance	Reimbursed at 100%, to a maximum of \$100 per day.	
Private Duty Nursing	Reimbursed at 100%, to a maximum of \$25,000 per benefit year. Service must be performed by a RN, RPN or LPN. Pre-authorization required.	
Medical Equipment & Supplies	Reimbursed at 100%. Including but not limited to: crutches, wheelchair, blood glucose monitors, prosthetics, wigs, braces, canes and casts. Prescription & pre-authorization may be required. Not solely for athletic use.	
Custom-Made Shoes/Orthotics	Reimbursed at 80%. Orthotics limited to 1 pair up to \$300 per 3 benefit years. Shoes limited to 1 pair up to \$750, per 3 benefit years. Prescription & pre-authorization required.	
Emergency Travel Assistance	Reimbursed at 100%, to a maximum of \$5,000,000 per coverage period.	
Other Insurances & Services	Accidental Death & Dismemberment, Tuition, Tutorial, mylegalplan, myvirtualdoctor, mywellness Enhanced: includes 3-hours of counseling sessions	

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.
Minor Restorative/ Basic Oral Surgery	Reimbursed at 75%. Fillings and Extractions.
Endo/Perio/Major Restorative/ Orthodontics	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/tmsu

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: **289.862.1017**
tmsu@mystudentplan.ca

Policy Information

Insurer: Green Shield Canada (GSC)
Identification No: **RSUYour Student ID-00**
(Example: RSU123456789-00)
Plan Name: Toronto Metropolitan Students' Union

Claims Contact Centre

Phone: **1.877.746.5566**

Travel Insurance provided by AIG Insurance

Policy No: **SRG 9429070**

Travel emergency: **1.819.566.3940**

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Revised: **September 1, 2024**