

Health Benefits	Coverage
Prescription Drug	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, 20 visits per benefit year; plus 1 x-ray per benefit year.
Vision	\$75 every 24 months for eye exam. \$150 every 24 months towards glasses/contact lenses (excludes prescription sunglasses).
Doctors Notes	\$25 per note up to \$100 per benefit year.
Registered Massage Therapist	\$25 per visit up to 20 visits per benefit year. Physician's referral required.
Naturopath	\$250 per benefit year.
Osteopath	\$20 per visit, \$300 per benefit year; plus 1 X-ray per benefit year.
Physiotherapist	\$55 per visit up to \$240 per benefit year. Physician's referral required.
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.
Psychologist, Social Worker or Psychotherapist	\$1,000 per benefit year.
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. Coverage Period: 60 days per trip. Students traveling for a University sanctioned International Activity, your coverage period is 180 days per trip.
Other Insurances & Services	Accidental Death & Dismemberment, Tuition, Tutorial mywellness Enhanced: includes 3-hours of counseling sessions

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

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

Diagnostic & Preventative	Reimbursed at 80%. Limited to once per benefit year. Polishing & scaling limited to 1 unit each.
Minor Restorative/ Basic Oral Surgery	Reimbursed at 75%. Fillings and Extractions.
Endo/Perio/Major Restorative/ Orthodontics	Reimbursed at 10%.

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.

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, visit or contact the TMSU Member Services Office. New eligible students will be added to the plan(s) approximately 60 days from your program start date. Please keep your receipts for eligible expenses for submission to Green Shield upon completion of the enrolment process. You can then begin using your myBenefits Card (prescription drug card) to submit claims at the pharmacy, dental office and many practitioners.

Returning eligible students may continue to access the plan(s) without disruption by using their current myBenefits Card (prescription drug card) or by submitting reimbursement claims directly to Green Shield. You can download your myBenefits Card through www.mystudentplan.ca/TMSU.

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 dental office's billing practices. These claims are accessed with the myBenefits Card. You can download your myBenefits Card through www.mystudentplan.ca/TMSU.

eClaims: Submit your claims electronically online or via mobile app with GSC on the Go. More information can be found by visiting www.mystudentplan.ca/TMSU.

Manual Claims: To submit a manual claim, complete an insurance claim form, attach the original receipts and documents, and mail to the insurer. You can download claim forms from www.mystudentplan.ca/TMSU.

Coordinating Multiple Plans

Do you already have a student, parent, employer or spouse benefits plan? If so, those plans can to work together to get the most out of your coverage. Coordinating coverage under multiple plans can increase your coverage up to 100%. This means no out of pocket cost for you.

Loss of Comparable Coverage

If comparable coverage used to opt-out of the student plan terminates, or coverage provided to cover eligible dependents terminates, students have 30 days from loss of coverage to notify the TMSU Member Services Office in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required on re-application.

Mental Health & Counselling 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!**

Adding Family Coverage

Each year, you are given one opportunity to purchase family coverage for your spouse and/or dependent(s) by completing an application form through the TMSU Member Services Office and paying the family coverage fee. All family add-on forms and fees must be received by the specified deadline. Your family can only be covered while you are a student on the plan(s). **Family coverage must be renewed by the student each benefit plan year.**

Opting Out of Coverage

Eligible students who have comparable health and dental coverage may opt-out of the student health and/or dental plan(s). Students are given one opportunity to opt-out of the student plan each year. All opt-out requests must be completed via the online opt-out form available through the www.mystudentplan.ca/TMSU. Approval of the opt-out application will result in the plan fee being credited to your Student Fees Account.

Forms must be received by the specified deadline. Students 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, if they miss the applicable opt out deadline. Your opt-out request will carry forward each year and will remain in force as long as you remain an eligible student.

For More Information



Benefits Plan Office

TMSU Health & Dental Plan Administrator
Student Centre (SCC) lobby, 55 Gould Street
Phone: 416.979.5255 ext. 2311
health@TMSUonline.ca

Policy Information

Insurer: Green Shield Canada (GSC)
GSC Identification #: RSU (your student #-)00
Example: RSU501402400-00
Company Name: Ryerson Students' Union

Claims Inquiries: 1.888.525.7587

Travel Insurance provided by AIG Insurance
All benefits coverage details at

www.mystudentplan.ca/tmsu