

| Health Benefits | Coverage | |
|--------------------------------|----------|--|
| Prescription Drugs | 80% | Overall Plan Maximum of \$2,000 per benefit year. Contraceptives to a maximum \$60 per benefit year; Allergy serums, Insulin injectables, Insulin supplies under pseudo din #910333 to a maximum of \$500 per benefit year, Gardasil Vaccine. Dispensing Fee of \$10.50 applies. |
| Vision | 80% | Maximum \$75* for One eye exam; Maximum \$110* for Prescribed lenses/frames/contact lenses/laser eye surgery. *Every 24 consecutive months. |
| Paramedical Practitioners | 80% | Maximum of \$300 per practitioner per benefit year for the following practitioners: Podiatrist*; Acupuncturist (must be registered with the Traditional Council of the College of Traditional Chinese Medicine Practitioners and Acupuncturists of Ontario); Registered Dietician; Naturopath or Chiropractor; Registered massage therapist*; Physiotherapist*; *Physician's prescription/referral required for indicated services. |
| Speech Therapist | 80% | Maximum of \$1,000 per benefit year for Speech therapist, if recommended by a physician. |
| Mental Health Practitioners | 80% | Maximum of \$1,500 per benefit year. Clinical psychologist, psychotherapy, Master of Social Work, *No physician referral. |
| Ambulance | 80% | Reasonable and customary charges. |
| Medical Equipment and Supplies | 100% | Including: wheelchairs, walkers, hospital beds, traction kits which are rented for temporary therapeutic use; prosthetic appliances; Vaccines (excluding Hepatitis B), compound serums, colostomy supplies, injectable drugs, and varicose vein injections, if medically necessary. |
| Life Benefit | - | Maximum \$10,000 Death Benefit. |
| Outside of Canada | - | Under AD&D, maximum \$10,000 per accident, Accident Death Benefit \$10,000. |
| Other Insurances | - | Tutorial, Nursing Care, under AD&D. |

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

Dental Benefits

Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$300.

Annual Maximum - \$500 per benefit year

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| Diagnostic & Preventative | 100% | Examination and consultation, including any necessary x-rays and diagnostic services at time of exam, cleaning, and polishing. Limited to 4 units of scaling and 1 fluoride treatment. |
| Minor Restorative | 75% | Amalgam, silicate, composite or tooth-coloured fillings and space maintainers. |
| Oral Surgery | 75% | Extractions and residual root removal. Limited to 2 wisdom teeth. |
| Major Restorative Services, Endodontics, Periodontic | 10% | Root Canal. Please refer to policy details. |

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 contact Gallivan: Student Health and Wellness, e-mail: tyndaleplan@mystudentplan.ca.

New eligible students will be added to the plan(s) within 45-60 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 by using their current myBenefits eCard or by submitting claims directly to the carrier.

Accessing Coverage

myBenefits eCard: 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 on the individual dental office's billing practices. These claims are accessed with the myBenefits eCard. You can download your ecard once you register for your Member eProfile @ www.claimsecure.com/#eProfileLogin.

Submit Claims Online: To access all claim features, register for Claimsecure at www.claimsecure.com/#eProfileLogin (desktop) 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/tyndale.

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 consideration.

Opting Out of Coverage

If you are an eligible student and have comparable health and dental coverage you may apply to opt-out of the plan(s) as a combined opt-out only. Each student is given one opportunity to opt-out of the health and dental plan(s) each year. All opt-out forms must be completed online and must be received by the applicable deadline. 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 refunded. 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!**

Loss of Comparable Coverage

If the 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 Gallivan: Student Health and Wellness. e-mail: www.mystudentplan.ca/tyndale and opt in, to be covered under the student plan. Confirmation of loss of coverage is required upon re-application.

Adding Family Coverage

Each year, you are given one opportunity to purchase family coverage for your spouse and/or dependent(s) by completing an online application form 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.**

Revised: September, 2023

For More Information

Benefits Plan Office

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

Policy Information

Insurer: iA Financial/Claimsecure
Policy No: 635957 Certificate No: Your 6-digit student ID followed by '00TY' (i.e. 12345600TY)
Plan Name: Tyndale University

Claims Inquiries: 1 888 513 4464 or service@claimsecure.com

Claimsecure: Group Claims Department
Online claims: Member eProfile @ www.claimsecure.com/#eProfileLogin

Travel Insurance provided by AIG Insurance

All benefits coverage details at www.mystudentplan.ca/tyndale

