

# Great Northern Way Campus Student Health & Dental Plan Coverage and Fee Summary: Sept 2009 – August 2010

This document contains a summary of coverage and fees. All coverage is subject to the terms, limits and conditions contained in the Master Policy to be issued by Sun Life Insurance Company of Canada.

<b>HEALTH BENEFITS</b>											
<b>September 1, 2009 – August 31, 2010</b>											
<b>Prescription Drugs</b>											
<ul style="list-style-type: none"> <li>• Covered 80%</li> <li>• Based on the provincial Fair Pharmacare Formulary</li> <li>• Brand-name drugs: only covered when doctor specifies "no substitution".</li> <li>• Drug exceptions allowed.</li> <li>• No Pay-direct card</li> </ul>											
<b>Medical Services &amp; Equipment</b>											
<ul style="list-style-type: none"> <li>• Covered 100%, reasonable and customary maximum unless otherwise specified.</li> <li>• Ambulance: to nearest hospital when an emergency requires immediate attention</li> <li>• Orthopaedic shoes and orthotics: \$300 per benefit year</li> <li>• Diagnostic laboratory and x-ray procedures: covered when coverage is not available under provincial government coverage.</li> <li>• Medical Equipment: including wheelchair rental, crutches, hospital type bed, prosthesis, etc.</li> <li>• Dental Accident: covers repair/ replacement of natural teeth damaged through an external accidental blow to the mouth. Implants are covered.</li> </ul>											
<b>Vision Care</b>											
<ul style="list-style-type: none"> <li>• Prescription Glasses / Contacts: \$100 / 24 months</li> <li>• Eye exam: \$60 / 24 months</li> <li>• Laser eye surgery: \$150/ policy year</li> <li>• Additional coverage is available through the Studentcare Provider Network</li> </ul>											
<b>Health Practitioners</b>											
<ul style="list-style-type: none"> <li>• Covered at 80%, \$400 maximum per category of practitioner per policy year: <table border="0" style="margin-left: 20px;"> <tr> <td>Acupuncturist</td> <td>Podiatrist/chiroprapist</td> </tr> <tr> <td>Physiotherapist</td> <td>Athletic therapist</td> </tr> <tr> <td>Chiropractor</td> <td>Speech language pathologist</td> </tr> <tr> <td>Psychologist</td> <td>Osteopath</td> </tr> <tr> <td>Naturopath</td> <td>Massage Therapy (with referral)</td> </tr> </table> </li> <li>• One x-ray / policy year included in overall max.for chiropractor, osteopath and podiatrist/ chiroprapist.</li> <li>• Additional coverage is available through the Studentcare Provider Network</li> </ul>		Acupuncturist	Podiatrist/chiroprapist	Physiotherapist	Athletic therapist	Chiropractor	Speech language pathologist	Psychologist	Osteopath	Naturopath	Massage Therapy (with referral)
Acupuncturist	Podiatrist/chiroprapist										
Physiotherapist	Athletic therapist										
Chiropractor	Speech language pathologist										
Psychologist	Osteopath										
Naturopath	Massage Therapy (with referral)										
<b>Travel Coverage (underwritten by Blue Cross of Manitoba)</b>											
<ul style="list-style-type: none"> <li>• \$5,000,000 coverage per lifetime</li> <li>• Covers first 120 days of each trip, unlimited number of trips</li> <li>• Students on a recognized academic exchange who are still association members: covered for the duration of exchange, including 60 days before and after.</li> <li>• Covers hospital, physician and other services for emergency treatment of an injury or illness while travelling outside of the province in which you reside.</li> <li>• Emergency Travel Assistance (Medi-Passport)</li> <li>• Trip cancellation: \$1,500 maximum coverage</li> <li>• Trip interruption: \$1,500 maximum coverage</li> </ul>											
<b>Accidental Death &amp; Dismemberment</b>											
<ul style="list-style-type: none"> <li>• Insurance for the loss of life or limb and for paralysis caused by an accident.</li> <li>• \$7,500 maximum benefit</li> </ul>											



**DENTAL BENEFITS****September 1, 2009 – August 31, 2010**

	<b>Insured Portion</b>	<b>Network Reduction</b>	<b>Total Coverage</b>
<b>Diagnostic &amp; Preventative</b> exam, diagnosis, bitewing x-rays, polishing, scaling; limited to once per benefit year. Up to 2 units of scaling.	80%	20%	100%
<b>Minor Restorative</b> Fillings, denture repairs, relining, rebasing and tissue conditioning	80%	20%	100%
<b>Oral Surgery</b> Extractions; limited to 2 wisdom teeth per year	80%	20%	100%
<b>Endodontic / Periodontic</b> Root canals. Up to 5 additional units of scaling / root planing per benefit year	80%	20%	100%
<b>Recall Exams</b>	12 months		
<b>Maximum (per policy year)</b>	<b>\$750</b> insured plus network		
<ul style="list-style-type: none"> <li>Recall exams, cleaning/polishing, bitewing x-rays, oral hygiene instruction and the application of fluoride are covered once per 12 months.</li> <li>A complete exam (also called a new patient exam) is covered once per 36 months.</li> <li>Fillings in amalgam (metal) are covered for all teeth. Composite (tooth-coloured) fillings are covered for front teeth only. If students choose to have their back teeth filled in composite, their claim will be reimbursed according to the amalgam fee.</li> <li>Services performed by an orthodontist are not covered by the Dental Plan.</li> <li>The insurer will pay 100% of fee charged by the dentist, up to an amount equal to a percentage of the Current Provincial Dental Fee Guide for General Practitioners as indicated under "Insured" in chart above.</li> </ul>			

**PLAN SETUP SUMMARY**

<b>Structure</b>	Combined Health and Dental. Gross group enrolment, no opt out.
<b>Student enrolment: Annual (Sept – Aug)</b>	Automatic. Full year premium included in September tuition amount for 12 months of coverage.
<b>Spouse / Family Enrolment: Annual (Sept – Aug)</b>	Eligible covered students may enrol their spouse or family for an additional optional fee. <b>Deadline: September 30th.</b> Contact <a href="http://studentcare.net/works">studentcare.net/works</a> for details and enrolment forms.
<b>Policy year</b>	September 1 – August 31
<b>Policy / Group Number</b>	Group Number (health and dental benefits insured by Sun Life): <b>50167</b> Group Number (travel benefits insured by Blue Cross of Manitoba): <b>7488</b>
<b>Individual Membership Number</b>	5 digit Student ID as issued by GNWC.
<b>Contact for Plan Information</b>	Broker / Service Provider: <a href="http://Studentcare.Net/works">Studentcare.Net/works</a> Email: <a href="mailto:service@studentcare.net">service@studentcare.net</a>

