

What are your AUSU Health & Dental Benefits?

Prescription drugs, extended health, dental, travel & accident coverage that fills the gaps in your provincial health care. Built specifically for you by the Algoma University Students' Union.

WHO IS COVERED?

All full-time students in any undergraduate program or the education program are automatically enrolled

Please note there are eligibility exceptions.

For more info or to opt-in dependants, please visit:
studentvip.ca/AUSU

HOW MUCH DOES IT COST?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$320 covers a single student from September 1, 2022 - August 31, 2023.

WHAT IF I ALREADY HAVE COVERAGE?

Great! You can opt-out during the designated opt-out period at studentvip.ca/AUSU

KEEP IN MIND:

- ▶ You can combine both plans to get up to 100% coverage
- ▶ Your alternative insurance may not be as comprehensive, or it may stop covering you if you are a part-time student over 21, or full-time student over 25

WHEN CAN I OPT-IN/OUT?

Fall Opt-In/Opt-Out: August 15 - October 14, 2022

Winter Opt-In/Opt-Out: November 14 - January 20, 2023

Spring Opt-In/Opt-Out: April 10 - June 16, 2023

HEALTH & DENTAL PLAN HIGHLIGHTS

For complete benefits information, visit studentvip.ca/AUSU
Only health, dental & accident costs incurred in Canada are eligible for coverage.

HEALTH COVERAGE HIGHLIGHTS

Maximum \$10,000 per benefit year per insured for prescription drugs, extended health care benefits, and vision care		
	Reimbursement	Maximum Allowance
Prescription Drugs Drug eligibility details at studentvip.ca/AUSU \$3,000 drug maximum per benefit year	Direct2U VIRTUAL PHARMACY	100% generic & brand name \$7 dispensing fee cap
	Other Pharmacies	80% generic / 60% brand name \$5 dispensing fee cap
Practitioners		
Registered Massage Therapist*, Physiotherapist, Chiropractor, Podiatrist, Chiropodist, Speech Therapist, Naturopath, Sports Therapist, Osteopath	100%	\$40 / visit \$400 per practitioner / benefit year
Psychologist / Social Worker (MSW)		\$600 / benefit year
Orthotic appliances		Maximum \$300 / benefit year
Vision Care Frames, Lenses, Contacts & Eye Exams		Maximum \$350 / 24 months combined

DENTAL COVERAGE

For direct billing, you will need the following information:
Insurance Company Name: Medavie Blue Cross
Policy Number: 0091931000
Identification Number: Your 9-digit Student ID # +00

Dental maximum of \$750 per benefit year per insured		
Examinations, Radiographs, and Preventative X-Rays, Cleanings	80%	Recall Exams - 1 every 12 months
Minor Restorative Fillings Denture Services	60%	
Endodontics Root Canal Therapy		
Periodontics Excess Scaling		Scaling in excess of 2 units, maximum of 8 units per benefit year
Extractions Removal of Teeth Anaesthesia		

TRAVEL COVERAGE

365 Days*, \$2 Million per incident, lost baggage coverage, trip cancellation coverage
*If provincial health care or private insurance (international students) are in force for entire trip duration.

ACCIDENT COVERAGE

Maximum: \$7,500 / benefit year



- ▶ studentvip.ca/AUSU
- ▶ 1-844-364-7368
- ▶ generalmanager@ausu.algomau.ca

YOUR HEALTH & DENTAL BENEFITS



Your Health & Dental Benefits by Medavie Blue Cross™

Policy Year:
2022-2023

Policy Number:
0091931000

POWERED BY:



studentvip.ca/AUSU



▶ info@studentvip.ca

▶ 1-888-918-5056

▶ www.studentvip.ca/AUSU
Need help? Use the Live Chat feature on our website



Student VIP provides strong, sustainable solutions for students.

WE HANDLE THE INSURANCE WHILE STUDENTS FOCUS ON STAYING HEALTHY.

For the past 33 years we have empowered students to live healthier, simpler lives while they study.

Health care belongs to everyone from the first year student filling their first prescription to the upper year student who can now see clearly in class.



WHAT DO *you* NEED HELP WITH TODAY?

See a doctor, physiotherapist, attend a fitness class or even speak to a counsellor - online!

Visit the **Direct2U Health Hub** online.



And more!



LENSBOX+

Direct2U Vision powered by Lensbox offers VIP Exclusive pricing on all frames, lenses and contacts.

Visit shoplensbox.ca/direct2u and use the code **Direct2U** at checkout.



I.M. Well

It is important to check in on your mental health. If you are feeling sad, lonely or having trouble adjusting you can speak privately to a professional counsellor.



Connect



24/7/365



Online Access



Live Chat



Mobile App

I.M. Well is a fully featured mental health care program available for free on iPhone and Android!



SAVE MONEY ON YOUR PRESCRIPTIONS

DELIVERED TO CAMPUS OR TO YOUR HOME

SIGN UP FOR Direct2U VIRTUAL PHARMACY

Did you know you have higher coverage when using **DIRECT2U**?

GENERIC DRUG COVERAGE:

Direct2U Virtual Pharmacy	100%
Other Pharmacies	80%

BRAND NAME DRUG COVERAGE:

Direct2U Virtual Pharmacy	100%
Other Pharmacies	60%

**Specialty or high-cost drugs may be subject to limitations.*

Just visit studentvip.ca/AUSU/Direct2U

HOW DO I USE MY HEALTH PLAN?

Download your Benefits Card to your phone and visit a practitioner listed on the Provider Search Tool.

BENEFITS CARD

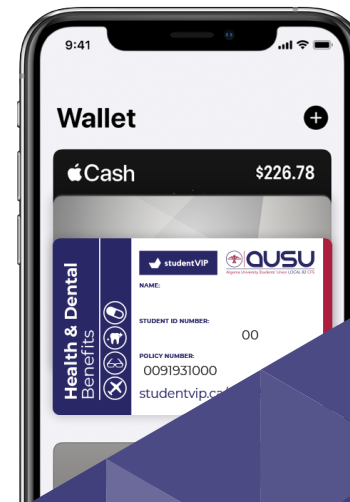
Scan the QR code to download your Health & Dental Benefits card to Apple Wallet or Google Play.



Your benefits card is all you need when visiting a health care practitioner or service provider!

YOUR BENEFITS CARD IS WITH YOU WHEREVER YOU GO!

Download your Benefits Card right to your phone.



WHERE CAN I USE MY HEALTH PLAN?

Find providers in your area that offer direct-billing and student discounts using the Provider Search Tool. Visit studentvip.ca/AUSU and choose your location and desired service.

Your coverage works all across Canada!



Pinned on the map



Direct Billing



Discounted Rates

COVERAGE INCLUDES:



Medication



Dental Cleanings



Eye Exams & Glasses



Travel



WANT MORE INFORMATION ABOUT YOUR COVERAGE?

Scan the QR Code to learn more details about your coverage, or ask a question from our plan experts.

GET YOUR MONEY FASTER!

Download the **FREE** Medavie Mobile App today!

- ▶ Submit claims
- ▶ Check your account balance
- ▶ Find a health professional
- ▶ Add Direct deposit information for immediate reimbursement



TIP!

Before a big dental procedure, ask for a 'pre-determination' to confirm your coverage.

TRAVEL COVERAGE

Your Health & Dental Benefits provides 365 days of worldwide medical coverage. Travel with peace of mind using your student health plan.



Trip Cancellation



Lost Luggage



\$2 Million per incident