

What are your Student 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 Wilfrid Laurier University Students' Union.

Who is covered?

All full-time or part-time undergraduate students, including co-op, work term and study abroad students starting their studies in the fall or winter term, and under the age of 70. All others must opt-in.

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

How much does it cost?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$371.62 covers a single student from September 1, 2024 - August 31, 2025.

Already have coverage?

Great! You can opt-out during the designated opt-out period at yourstudentsunion.ca/healthdental

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 1- September 20, 2024

Winter Opt-In/Opt-Out: December 2 - January 17, 2025



undergradhdp@wlu.ca



519-884-0710 x 3557
(Waterloo & Brantford)



Wilfrid Laurier University
Students' Union
(Waterloo Campus)



Wilfrid Laurier University
Students' Union
(Brantford Campus)

SU Desk
2nd Floor Fred Nichols
Campus Centre,
WLU Students' Union Office

Student Centre,
First Floor
WLU Students' Union Office



WILFRID LAURIER UNIVERSITY
STUDENTS' UNION



studentVIP



info@studentvip.ca



1-888-918-5056

YOUR **STUDENTS** UNION.CA/HEALTHDENTAL

Need Help? Use the Live Chat
feature on our website

YOUR **STUDENTS' UNION**
Member Benefits
We've got you covered.

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2024-2025

POLICY NUMBER: 0091944000

POWERED BY:



studentVIP

YOUR **STUDENTS** UNION.CA/HEALTHDENTAL

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



Dental Coverage

Your Benefits give you plenty of reasons to smile. Your coverage includes exams, cleanings, fillings, root canal therapy, extractions, anaesthesia, and more!

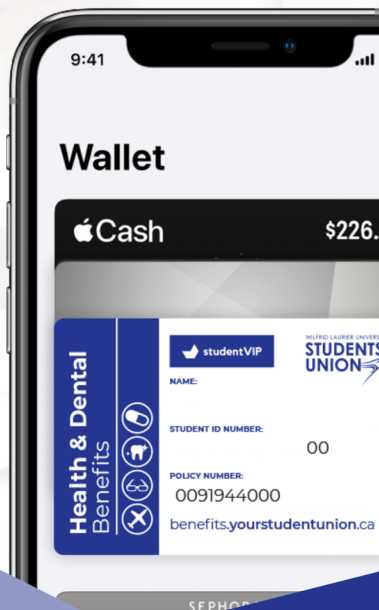
For direct billing, just make sure you have your benefits card with you.

Travel Coverage

Your Health & Dental Plan provides up to 365 days of worldwide medical coverage. Explore your plan, so you can explore the world with peace of mind.

YOUR BENEFITS CARD IS WITH YOU WHEREVER YOU GO!

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



Your Student Health & Dental Plan Highlights

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

PRESCRIPTION MEDICATION		
Drug maximum of \$3,500 per benefit year per insured		
	Generic Medication	Brand Medication
University Pharmacy (Waterloo) FreshCo. Pharmacy (Brantford) Direct2U prescriptions	100%	80%
Other Pharmacies	80%	50%
Oral Contraceptives	\$200 / benefit year	

PRACTITIONER COVERAGE		
Psychologist / Social Worker (MSW)		\$100 / visit \$1000 combined / benefit year
Psychoeducational Assessments		up to \$1,000 maximum
Registered Massage Therapist*, Physiotherapy, Chiropractor, Podiatrist, Chiropodist, Speech Therapist, Naturopath, Acupuncturist, Osteopath	80%	\$50 / visit \$600 combined / benefit year <small>*Prescription required for first Massage Therapy claim submission each benefit year</small>

VISION COVERAGE		
Frames, Lenses, Contacts & Eye Exams	100%	\$150 / 24 months
Maximum \$3,500 per benefit year per insured for prescription drugs, extended health care benefits, and vision care		

DENTAL COVERAGE		
Dental maximum of \$500 per benefit year per insured		
Examinations, Radiographs, & Preventative X-Rays, Cleanings	75%	Recall Exams - 1 every 12 months
Minor Restorative Fillings	50%	
Endodontics Root Canal Therapy Periodontics Excess Scaling	25%	Scaling in excess of 2 units, maximum of 8 units per benefit year
Extractions Removal of Teeth Anesthesia	50%	

ACCIDENT & LIFE COVERAGE		
Maximum: \$5,000 / benefit year		

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



What do *you* need help with today?

Explore a suite of virtual health & wellness services available across Canada.

Visit the Direct2U Virtual Health Hub today.

Prescription Medication

Your benefits make it quick and easy to get your prescription medication. Bring your prescription and your benefits card to Fresh Co. or University Pharmacy to take advantage of discounted prescription prices and dispensing fees.



GENERIC DRUG COVERAGE:

Direct2U / Fresh Co. / University Pharmacy	100%
Other Pharmacies	80%

BRAND DRUG COVERAGE:

Direct2U / Fresh Co. / University Pharmacy	80%
Other Pharmacies	50%

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 www.studentvip.ca/wlusu and choose your location and desired service.

Your coverage works all across Canada!

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.

This is a summary of coverage only.

Additional information is available in the policy found online including limits and exclusions. Should there be discrepancies between this document and the Policy, the Policy shall govern.

