

What are your DCSA 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 DCSA.

WHO IS COVERED?

All students enrolled in a full-time program. Please note there are eligibility exceptions.

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

HOW MUCH DOES IT COST?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$284.14 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/DCSA

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: September 1 - September 30, 2022
 Winter Opt-In/Opt-Out: January 1 - January 31, 2023
 Spring Opt-In/Opt-Out: May 1 - May 31, 2023

HEALTH & DENTAL PLAN HIGHLIGHTS

For complete benefits information, visit studentvip.ca/DCSA
 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/DCSA \$3,500 drug maximum per benefit year	Direct2U/Lovell Drugs/ Shoppers Drug Mart	90% Coverage \$10 dispensing fee cap
	Other Pharmacies	80% Coverage \$6 dispensing fee cap
	Vaccine Coverage	Up to \$350 max./benefit year *Subject to co-pay
Practitioners		
Acupuncturist, Chiropracist, Podiatrist	80%	\$300 combined maximum/benefit year
Nutritionist/Dietitian or Naturopath		\$300 combined maximum/benefit year
Registered Massage Therapist*		\$300/benefit year *physician's prescription required for first RMT claim each benefit year
Physiotherapist*, Chiropractor		\$400 combined maximum/benefit year *physician's prescription required for first Physiotherapist claim each benefit year
Psychologist/Psychotherapist/Social Worker (MSW), Speech Therapist		\$500 combined maximum/benefit year
Orthotic appliances		\$200 / benefit year
Vision Care Frames, Lenses, Contacts		\$80 / 24 months
Eye Exams		\$60 / 24 months

DENTAL COVERAGE		
Dental maximum of \$500 per benefit year per insured		
Examinations, Radiographs, and Preventative X-Rays, Cleanings	80%	Recall Exams - 1 every 12 months
Minor Restorative Fillings	60%	
Major Restorative Crowns	10%	
Denture Services	10%	
Endodontics Root Canal Therapy	10%	
Periodontics Excess Scaling		
Extractions Removal of Teeth	60%	Limit to 2 Wisdom Teeth per benefit year

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



DURHAM COLLEGE STUDENT ASSOCIATION

- 🖱️ mydcsa.ca
- 📞 905-721-1609 x 3984 or 3988
- ✉️ donna.judson@durhamcollege.ca
- 📍 Oshawa Campus
Student Centre, 2nd Floor
2000 Simcoe St. N
Oshawa, ON
L1G 0C5

YOUR HEALTH & DENTAL BENEFITS



Your Health & Dental Benefits by Medavie Blue Cross™
Policy Year: 2022-2023

Policy Number:
0091963000



✉️ info@studentvip.ca

📞 1-888-918-5056

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

POWERED BY:



studentvip.ca/DCSA

studentVIP

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.



Direct2U
HEALTH HUB

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.

Direct2U
DOCTORS

Direct2U
VIRTUAL PHARMACY

Direct2U
PHYSICAL THERAPY

Direct2U
VISION

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.



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**?

DRUG COVERAGE:

Direct2U/Lovell Drugs/Shoppers Drug Mart 90%

Other Pharmacies 80%

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

Just visit studentvip.ca/DCSA/Direct2U

Bring your prescription and Benefits Card to Lovell Drugs or Shoppers Drug Mart to take advantage of discounted prescription prices and dispensing fees.



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/DCSA and choose your location and desired service.

Your coverage works all across Canada!



Pinned on the map



Direct Billing



Discounted Rates



Trip Cancellation



Lost Luggage



\$2 Million per incident

COVERAGE INCLUDES:



Medication



Dental Cleanings



Eye Exams & Glasses



Travel



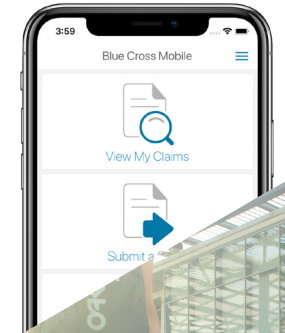
WANT MORE INFORMATION ABOUT YOUR COVERAGE?

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.

