

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 Dalhousie Student Union.

Who is covered?

Students enrolled in a minimum of 3 courses & paying full time fees in September. All others must opt-in. Please note there are eligibility exceptions.

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

How much does it cost?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$485.86 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 studentvip.ca/DSU

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 6 - September 17, 2024

Winter Opt-In/Opt-Out: December 16 - January 20, 2025

Summer Opt-In: April 15 - May 20, 2025

How to make a claim

Saving money and making a claim has never been easier when using the Medavie Blue Cross Mobile App or the Medavie Blue Cross Portal.

HOW TO REGISTER:

1. Visit studentvip.ca/dsu and click on the 'Blue Cross Portal' button.
2. Read the instructions and click on the 'Access Portal' button at the bottom.
3. Click on the 'Register' button which can be found below the login button.
4. Enter your information
5. Click 'Create Your Account'. Once you've registered, you will be sent an email to activate your account.



Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2024-2025

POLICY NUMBER: 0091936000

POWERED BY:



STUDENTVIP.CA/DSU



info@studentvip.ca



1-888-918-5056



Halifax

902-494-2850

dsuhealth@dal.ca

DSU Halifax
Health Plan Office, Room 344
Student Union Building (SUB)



Truro

902-893-4904

dsuhealthtruro@dal.ca

DSU Truro Health Plan Office
135 College Road
Student Learning Commons Room
226, MacRae Library

www.studentvip.ca/DSU

Need Help? Use the Live Chat feature on our website



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!

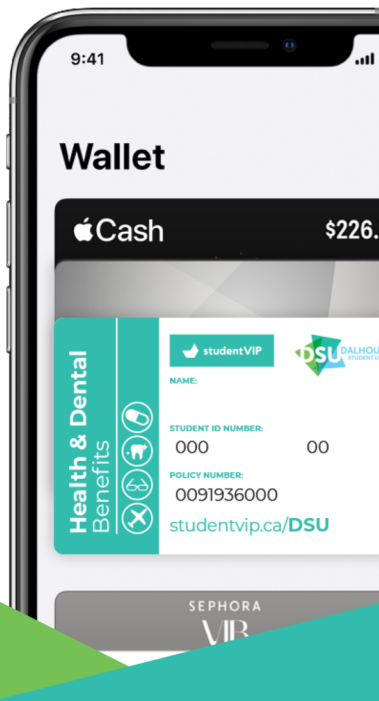
For direct billing, just make sure you have your benefits card with you.

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

www.studentvip.ca/DSU

Only health, dental & accident costs incurred in Canada are eligible for coverage.

PRESCRIPTION MEDICATION		
Drug maximum of \$5,000 per benefit year per insured		
	Generic Medication	Brand Medication
Direct2U Prescriptions \$6 dispensing fee cap	100%	80%
Other Pharmacies \$6 dispensing fee cap	80%	50%

PRACTITIONER COVERAGE		
Psychologist / Clinical Counsellors / Social Worker (MSW) / Psychotherapist	100%	\$400 / visit \$1,000 combined / benefit year
Registered Massage Therapist*, Physiotherapist, Chiropractor		\$45 / visit \$750 combined / benefit year <small>*Prescription required for first RMT claim submission each benefit year</small>
Podiatrist, Chiropracist, Speech Therapist, Naturopath, Dietitian, Acupuncturist, Osteopath	80%	\$45 / visit \$750 combined / benefit year
Orthotic Appliances		Maximum \$300 / benefit year

VISION COVERAGE		
Frames, Lenses, Contacts & Eye Exams	80%	Maximum \$150 / benefit year
<i>Maximum \$5,000 per benefit year per insured for prescription drugs, extended health care benefits, and vision care combined.</i>		

DENTAL COVERAGE		
Dental maximum of \$750 per benefit year per insured		
Examinations, Radiographs, and Preventative X-Rays, Cleanings	70%	Recall Exams - 1 every 12 months
Minor Restorative Fillings		
Endodontics Root Canal Therapy		
Periodontics Excess Scaling	50%	Scaling in excess of 2 units, maximum of 8 units per benefit year
Extractions Removal of Teeth		
Anesthesia		

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.

By using Direct2U prescriptions you can take advantage of extra savings and free delivery right to campus and across Canada.

GENERIC DRUG COVERAGE:

Direct2U Prescriptions	100%
Other Pharmacies	80%

BRAND NAME DRUG COVERAGE:

Direct2U Prescriptions	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/DSU 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.