

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 Saint Mary's University Students' Association.

Who is covered?

All students taking at least one academic credit are auto-enrolled.
Please note there are eligibility exceptions.

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

How much does it cost?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$385 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/SMUSA

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 - September 25, 2024

Winter Opt-In/Opt-Out: December 15 - January 25, 2025

Spring Opt-In/Opt-Out: April 15 - May 25, 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/smusa 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.

Don't Forget to enrol for direct-deposit and receive your money faster!"



smusa
SAINT MARY'S UNIVERSITY STUDENTS' ASSOCIATION

Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2024-2025

POLICY NUMBER: 0091939000

POWERED BY:

 **studentVIP**

STUDENTVIP.CA/SMUSA

 **studentVIP**

smusa
SAINT MARY'S UNIVERSITY STUDENTS' ASSOCIATION


info@studentvip.ca


healthplan.smusa@smu.ca


1-888-918-5056


902-496-8754



SMUSA Health Plan Office Room 522
O'Donnell Hennessey Student Centre, 923 Robie
St 5th Floor, Halifax, NS B3H 3C3

studentvip.ca/SMUSA

Need Help? Contact us to learn more

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!

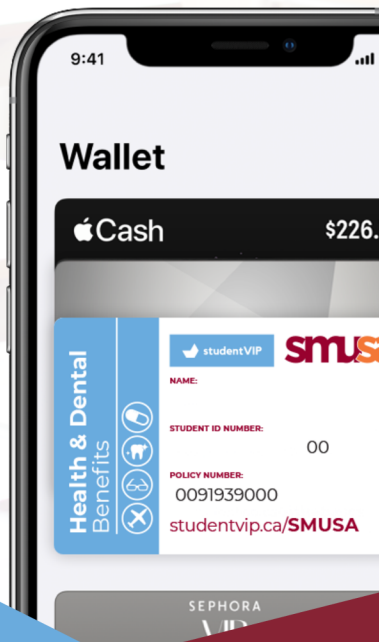
For direct billing, just make sure you have your benefits card with you.

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/SMUSA

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

PRESCRIPTION MEDICATION		
Drug eligibility details at studentvip.ca/SMUSA		
	Tier 1	Tier 2
Direct2U Prescriptions	100%	80%
Other Pharmacies	80%	50%
Gardasil Vaccine		up to \$300
Gender Affirming Care Benefit	\$10,000 per year with \$20,000 per lifetime maximum	
PRACTITIONER COVERAGE		
Clinical Counsellor / Psychologist / Social Worker (MSW) / Psychotherapist	100%	\$400/visit max \$1,000 combined / benefit year
Registered Massage Therapist *, Physiotherapist		\$350 combined / benefit year \$55 / visit maximum *Prescription required for first RMT claim submission each benefit year
Chiropractor, Osteopath, Podiatrist / Chiropodist, Naturopaths, Dietitians	80%	\$350 combined / benefit year \$45 / visit maximum
Psycho-Educational Assessments		\$1000 maximum Referral from a physician is required & limited to once every 5 years.
VISION COVERAGE		
Frames, Lenses, Contacts	80%	\$150 combined / benefit year
Eye Exams	80%	\$100 / benefit year
Maximum \$5,000 per benefit year per insured for prescription drugs, extended health care benefits, and vision care combined.		
DENTAL COVERAGE		
Dental maximum of \$750 per benefit year per insured		
Examinations, Radiographs, and Preventative X-Rays, Cleanings, Fillings		Recall Exams - 1 every 12 months
Preventative Dental Polishing & Scaling		10 units/plan year combined with root planing
Minor Restorative Fillings	70%	
Endodontics Root Canal Therapy		
Periodontics Root Planing		Scaling in excess of 2 units, maximum of 8 units / benefit year
Extractions Removal of Teeth	50%	
ACCIDENT & LIFE COVERAGE		
Maximum: \$5,000 / 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		



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.

Tier 1

Direct2U Prescriptions	100%
Other Pharmacies	80%

Tier 2

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 studentvip.ca/SMUSA 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.