

# 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 Algoma University Students' Union.

## Who is covered?

All full-time undergraduate students registered in a minimum of 12 credits each term (Fall, Winter & Spring) are automatically enrolled under the AUSU Health and Dental plan. Please note there are eligibility exceptions.

For more info or to opt-in dependants, please visit: [www.studentvip.ca/AUSU](http://www.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, 2023 - August 31, 2024.

## Already have coverage?

Great! You can opt-out during the designated opt-out period at [studentvip.ca/AUSU](http://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 15, 2023

Winter Opt-In/Opt-Out: November 15 - January 15, 2024

Spring Opt-In/Opt-Out: April 15 - June 15, 2024



# 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

Use the QR Code below to  
**Download Now**



[info@studentvip.ca](mailto:info@studentvip.ca)



### Brampton

(905) 451-0100

[brampton@algomau.ca](mailto:brampton@algomau.ca)  
24 Queen St East (LL 01)  
Brampton, ON L6V 1A3

### Mississauga

5110 Creekbank Rd,  
Mississauga, ON L4W 0A1



1-888-918-5056



### Sault Ste. Marie

(705) 949-2301

[info@algomau.ca](mailto:info@algomau.ca)  
1520 Queen St East  
Sault Ste. Marie, ON P6A 2G4

### Timmins

4715 Hwy 101 East, Room D116-02  
South Porcupine, ON P0N 1G0

[www.studentvip.ca/AUSU](http://www.studentvip.ca/AUSU)

Need Help? Use the Live Chat feature on our website

# Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

Policy Year: 2023-2024

Policy Number: 0091931000

POWERED BY:



## studentVIP

[studentvip.ca/AUSU](http://studentvip.ca/AUSU)

## 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, anesthesia, and more!

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

## Travel Coverage

Your Health & Dental Plan provides 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/AUSU](http://www.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		
<b>Reimbursement</b>		
Prescription Drugs <small>Drug eligibility details at <a href="http://studentvip.ca/AUSU">studentvip.ca/AUSU</a> \$3,000 drug maximum per benefit year</small>	Direct2U	100% Generic & Brand Name \$7 Dispensing Fee Cap
	Other Pharmacies	80% Generic / 60% Brand Name \$5 Dispensing Fee Cap
<b>PRACTITIONERS</b>		
Registered Massage Therapist*, Physiotherapist, Chiropractor, Podiatrist, Chiropodist, Speech Therapist, Naturopath, Sports Therapist, Osteopath	100%	\$40/ Visit \$400/ Practitioner per Benefit Year
		Psychologist / Psychotherapist / Social Worker (MSW)
Custom Foot Orthotics		\$300/ Benefit Year
<b>VISION CARE</b>		
Frames, Lenses, Contacts & Eye Exams	100%	\$350 Combined Maximum/ Every 24 months

DENTAL COVERAGE		
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		
Endodontics Root Canal Therapy	60%	
Periodontics Excess Scaling		Scaling in excess of 2 units, maximum of 8 units per benefit year
Extractions Removal of Teeth Anesthesia		

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>	

ACCIDENT COVERAGE	
Maximum: \$7,500 / benefit year	



What do *you* need help with today?

See a doctor, physiotherapist, attend a fitness class and more - online!

Visit the Direct2U Virtual Health Hub today

## Prescription Medication



Your benefits makes it quick and easy to get your prescription medication.

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

### GENERIC DRUG COVERAGE:

Direct2U Virtual Pharmacy	100%
Other Pharmacies	80%

### BRAND NAME DRUG COVERAGE:

Direct2U Virtual Pharmacy	100%
Other Pharmacies	60%

## 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/AUSU](http://www.studentvip.ca/AUSU) 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 just 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.*