

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 Brock University Students' Union.

Who is covered?

Undergraduate students enrolled in a minimum of 3.0 credits for the academic year (September to April) by the fall deadline (September 30). All others must opt-in. Please note there are eligibility exceptions.

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

How much does it cost?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$343.30 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/BUSU

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, 2024
Winter Opt-In: January 1 - January 31, 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/busu 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: 0091935000

POWERED BY:



BROCKBUSU.CA/HEALTHPLAN



info@studentvip.ca



1-888-918-5056



healthplan@brockbusu.ca



905-688-5550 x 4194



Joanne Matko, Health & Dental Plan
Administrator Student Alumni Centre, Room 314
(Above Isaac's Pub)

www.brockBUSU.ca/healthplan

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!

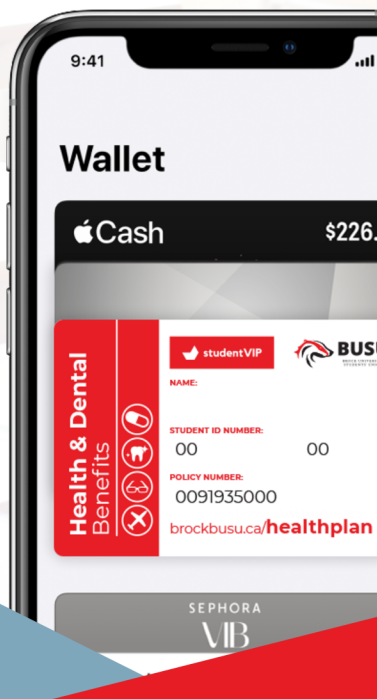
For direct billing, just make sure you have your benefits card with you.

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.brockBUSU.ca/healthplan
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 \$8 dispensing fee cap	100%	80%
Other Pharmacies \$8 dispensing fee cap	70%	50%
PRACTITIONER COVERAGE		
Clinical Counsellor / Psychologist / Psychotherapist / MSW	100%	\$1,000 combined / benefit year
Chiropractor, Podiatrist, Chiroprapist, Speech Therapist, Osteopath		\$50 / visit \$500 combined / benefit year
Naturopath, Acupuncturist, Dietician		\$40 / visit \$300 combined / benefit year
Physiotherapy, Registered Massage Therapy*		\$50 / visit \$500 combined / benefit year *Prescription required for first RMT claim submission each benefit year
VISION COVERAGE		
Frames, Lenses, Contacts	80%	\$200 / 24 months
Eye Exams		\$150 / 24 months
Maximum \$5,000 per benefit year per insured for prescription drugs, extended health care benefits, and vision care combined.		
DENTAL COVERAGE		
Dental maximum of \$1,000 per benefit year per insured		
Examinations, Radiographs, and Preventative <i>X-Rays, Cleanings</i>	80%	Recall Exams - 1 every 12 months
Minor Restorative <i>Fillings</i>		
Major Restorative <i>Crowns</i>	15%	
Endodontics <i>Root Canal Therapy</i> Periodontics <i>Excess Scaling</i>	25%	Scaling in excess of 2 units, maximum of 8 units per benefit year
Extractions <i>Removal of Teeth</i> Anesthesia	80%	*Where indicated, students must wait 12 months from the date of their last procedure before they are eligible for another
ACCIDENT & LIFE COVERAGE		
Maximum: \$5,000 / benefit year		
TRAVEL COVERAGE		
365 Days*, \$2 Million per incident, lost baggage coverage, trip cancellation coverage. <i>*If provincial health care or private insurance (international students) are in force for entire trip duration</i>		



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 Drug Smart Pharmacy to take advantage of discounted prescription prices and dispensing fees.



Generic Drug Coverage

Direct2U Prescriptions/Drug Smart Pharmacy	100%
Other Pharmacies	70%

Brand Name Drug Coverage

Direct2U Prescriptions/Drug Smart 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.brockBUSU.ca/healthplan and choose your location and desired service.

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.

