

# What are your Student Health & Dental Benefits?

Prescription Drug, Extended Health, Dental, Accident and Travel coverage that fills the gaps in your provincial health care and or International Medical Plan. Built specifically for you by the Durham College Student Association.

## Eligibility & Pricing

All post-secondary students paying full-time fees are automatically enrolled under the DCSA Health & Dental Plan and assessed the applicable insurance fees for the term when they begin their studies. Students enrolled in the Fall are billed \$310.00 for 12 months of coverage (Sept 1 - Aug 31.) Students enrolled in the Winter are billed \$281.03 for 8 months of coverage (Jan 1 - Aug 31.) Students enrolled in the Spring are billed \$200.56 for 4 months of coverage (May 1 - Aug 31.) Please note there are eligibility exceptions.

For more info or to opt-in dependants, please visit: [studentvip.ca/DCSA](https://studentvip.ca/DCSA)

## Already have coverage?

Great! You can opt-out during the designated opt-out period at [studentvip.ca/DCSA](https://studentvip.ca/DCSA) (see dates below)

## 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.

## When can I Opt-In/Out?

Fall Opt-In/Opt-Out: September 1 - September 30, 2025

Winter Opt-In/Opt-Out: January 1 - January 31, 2026

Spring Opt-In/Opt-Out: May 1 - May 31, 2026



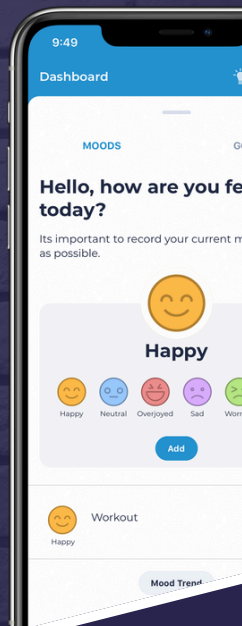
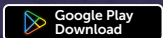
# I.M. Well

I.M. Well is a free mental health and wellness program available 24/7 across Canada for students and their dependants.

I.M. Well includes counselling, nutritional and financial coaching, legal advice, cognitive behavioural therapy and more.

Connect with I.M. Well through live-chat, video-chat and telephone via the Student VIP mobile app or directly by calling **1-833-398-9040**.

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



DC  
SA

DURHAM  
COLLEGE  
STUDENT  
ASSOCIATION

# Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2025-2026

POLICY NUMBER: 0091963000

POWERED BY:



**studentVIP**

[studentvip.ca/DCSA](https://studentvip.ca/DCSA)



**studentVIP**

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



1-888-918-5056



DURHAM  
COLLEGE  
STUDENT  
ASSOCIATION



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905-721-1609 x 3984



Oshawa Campus  
2nd Floor, Student Centre, 2000 Simcoe St. N  
Oshawa, ON L1G 0C5

[studentvip.ca/DCSA](https://studentvip.ca/DCSA)

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, anesthesia, and more!

For direct billing, 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 your Apple or Google Wallet.



## Health & Dental Plan Highlights

PRESCRIPTION MEDICATION		
Prescription Drug Maximum of \$3,500/Benefit Year/Insured <i>Diabetic Supplies and Hormone Replacement Therapy Drugs is included up to the Overall Drug Maximum</i>		
	Generic Medication	Brand Name Medication
<b>Direct2U Prescriptions, Lovell Drugs, Shoppers Drug Mart</b>	<b>90%</b>	<b>90%</b>
<i>Dispensing Fee: 100% up to \$10</i>		
All Other Pharmacies	80%	80%
<i>Dispensing Fee: 100% up to \$6</i>		

EXTENDED HEALTH COVERAGE		
Acupuncturist, Chiroprapist, Podiatrist		\$300 Combined Maximum/Benefit Year
Dietitian, Nutritionist		\$300 Combined Maximum/Benefit Year
Registered Massage Therapist*		\$300/Benefit Year <i>*Physician's prescription required for first RMT claim each benefit year</i>
Chiropractor, Naturopath, Physiotherapist*, Speech Therapist	80%	\$500/Practitioner/Benefit Year <i>*Physician's prescription required for first Physiotherapist claim each benefit year</i>
Psychologist, Psychotherapist, Social Worker (MSW)		\$400/Visit, up to a \$750 Combined Maximum/Benefit Year
Custom Foot Orthotics, Orthopedic Shoes		\$200/Benefit Year
Gender Affirming Care Benefit		\$10,000/Benefit Year up to \$40,000/Lifetime

VISION COVERAGE	
Eye Exams	\$100/24 Months
Contact Lenses, Frames, Lenses	\$120/24 Months
<i>Overall Maximum of \$10,000/Benefit Year/Insured for Prescription Drugs, Extended Health and Vision care</i>	

ACCIDENT & LIFE COVERAGE
\$7,500 Maximum/Benefit Year/Insured

TRAVEL COVERAGE
365 Days*, \$2 Million/Incident, Lost Baggage Coverage \$500/Insured/Trip, Trip Cancellation Coverage \$5,000/Insured/Trip <i>*If provincial health care or private insurance (International Students) is in force for entire trip duration</i>

## WANT MORE INFORMATION ABOUT YOUR COVERAGE?

Scan the QR Code to learn more details about your coverage, or talk to our plan experts.



For complete benefits information, visit [studentvip.ca/DCSA](http://studentvip.ca/DCSA)  
Only health, dental & accident costs incurred in Canada are eligible for coverage.

DENTAL COVERAGE		
Dental Maximum of \$750/Benefit Year/Insured		
Examinations, Preventative and Radiographs <i>Cleanings, Polishing, X-Rays</i>	80%	Recall Exams - 1 Exam/12 Months
Minor Restorative Fillings	60%	
Extractions <i>Removal of Teeth</i>	60%	Limited to 2 Wisdom Teeth/Benefit Year
Endodontics <i>Root Canal Therapy</i> Periodontics <i>Excess Scaling</i>	10%	
Major Restorative <i>Crowns, Denture Services</i>	10%	

*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.*



Explore a suite of virtual health & wellness services available across Canada.

Visit the Direct2U Virtual Health Hub today.

## Prescription Medication

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



## DRUG COVERAGE:

Direct2U / Lovell Drugs / Shoppers	90%
Other Pharmacies	80%

## Where can I use my health plan?

Find providers in your area that offer student discounts using the Provider Search Tool. Visit [studentvip.ca/DCSA](http://studentvip.ca/DCSA) and choose your location and desired service.

**Your coverage works all across Canada!**