

What are your StMU 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 St. Mary University.

WHO IS COVERED?

Any student enrolled in any credits greater than zero will be charged the SLC fee and auto-enrolled onto the plan. Students in the Catholic Educator's Programs, Diploma in Ministry, Audit or Extension Studies students are not charged the SLC fee, so therefore are not charged/nor have access to the Health and Dental benefits.

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

HOW MUCH DOES IT COST?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$400.00 covers a single student from September 1, 2022 - August 31, 2023.

WHAT IF I ALREADY HAVE COVERAGE?

Great! You can opt-out during the designated opt-out period at studentvip.ca/StMU

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 21, 2022

Winter Opt-In/Opt-Out: January 3 - January 23, 2023

Spring Opt-In/Opt-Out: May 3 - May 23, 2023

HEALTH & DENTAL PLAN HIGHLIGHTS

For complete benefits information, visit studentvip.ca/StMU. Only health, dental & accident costs incurred in Canada are eligible for coverage

HEALTH COVERAGE HIGHLIGHTS

Maximum \$5,000 per benefit year per insured for prescription drugs, extended health care benefits, and vision care

	Reimbursement	Maximum Allowance
Prescription Drugs Drug eligibility details at studentvip.ca/StMU	Direct2U VIRTUAL PHARMACY All pharmacies	80% generic and brand name \$10 dispensing fee cap

Only those drugs which legally require a prescription and are eligible under the plan will be covered.

Practitioners

Registered Massage Therapist*, Chiropractor, Physiotherapist*	100%	\$30 maximum / visit \$300 combined / benefit year *Prescription required for first RMT and physiotherapy claim submission each benefit year
Naturopath, Osteopath, Dietitian		\$30 maximum / visit \$300 combined / benefit year
Podiatrist, Chiropodist, Speech Therapist		\$30 maximum / visit \$300 combined / benefit year
Psychologist, Psychotherapist, Social Worker (MSW)		\$300 combined / benefit year *No per visit maximum.
Orthotic appliances		\$250 / benefit year
Vision Care Frames, Lenses, Contacts, Eye Exams		\$150 combined / 24 months

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		
Extractions Removal of Teeth		

ACCIDENT 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.
Full coverage details available at studentvip.ca/StMU



(403) 531-9130

<https://stmu.ca/contact-us-2/>



info@studentvip.ca

1-888-918-5056

studentvip.ca/StMU
Need help? Use the Live Chat feature on our website

YOUR HEALTH & DENTAL BENEFITS



Your Health & Dental Benefits by Alberta Blue Cross™

Policy Year:
2022-2023

Policy Number:

23721

POWERED BY:



studentvip.ca/StMU



Student VIP provides strong, sustainable solutions for students.

WE HANDLE THE INSURANCE WHILE STUDENTS FOCUS ON STAYING HEALTHY.

For the past 33 years we have empowered students to live healthier, simpler lives while they study.

Health care belongs to everyone from the first year student filling their first prescription to the upper year student who can now see clearly in class.



WHAT DO *you* NEED HELP WITH TODAY?

See a doctor, physiotherapist, attend a fitness class or even speak to a counsellor - online!

Visit the **Direct2U Health Hub** online.



And more!



LENSBOX+

Direct2U Vision powered by Lensbox offers VIP Exclusive pricing on all frames, lenses and contacts.

Visit shoplensbox.ca/direct2u and use the code **Direct2U** at checkout.



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

I.M. Well is a fully featured mental health care program available for free on iPhone and Android!



SAVE MONEY ON YOUR PRESCRIPTIONS

DELIVERED TO CAMPUS OR TO YOUR HOME

SIGN UP FOR Direct2U VIRTUAL PHARMACY

Did you know you have higher coverage when using **DIRECT2U**?

DRUG COVERAGE:

GENERIC	80%
BRAND NAME	80%

Mandatory Generic Product Selection:

- Brand name drugs will be covered at 80% up to the cost of the lowest-priced generic equivalent
- Only those drugs which legally require a prescription and are eligible under the benefits will be covered

Just visit studentvip.ca/StMU/Direct2U

HOW DO I USE MY HEALTH PLAN?

Download your Benefits Card to your phone and visit a practitioner listed on the Provider Search Tool.

BENEFITS CARD

Scan the QR code to download your Health & Dental Benefits card to Apple Wallet or Google Play.



Your benefits card is all you need when visiting a health care practitioner or service provider!

YOUR BENEFITS CARD IS WITH YOU WHEREVER YOU GO!

Download your Benefits Card right to your phone.



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/StMU and choose your location and desired service.

Your coverage works all across Canada!



Pinned on the map



Direct Billing



Discounted Rates

COVERAGE INCLUDES:



Medication



Dental Cleanings



Eye Exams & Glasses



Travel



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.

GET YOUR MONEY FASTER!

Download the **FREE** Alberta Mobile App today!

- Submit claims
- Check your account balance
- Find a health professional
- Add Direct deposit information for immediate reimbursement



TIP!

Before a big dental procedure, ask for a 'pre-determination' to confirm your coverage.

TRAVEL COVERAGE

Your Health & Dental Benefits provides 365 days of worldwide medical coverage. Travel with peace of mind using your student health plan.



Trip Cancellation



Lost Luggage



\$2 Million per incident