

## What are your WLUSU 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 Your Students' Union.

### WHO IS COVERED?

All full-time or part-time undergraduate students including co-op work term and study abroad students who are registered in the fall term and under the age of 70.

**All others must opt-in.**

Please note there are eligibility exceptions.

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

### HOW MUCH DOES IT COST?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$338.10 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 [benefits.yourstudentsunion.ca](https://benefits.yourstudentsunion.ca).

#### 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 2 - September 23, 2022

Winter Opt-In/Opt-Out: December 2 - January 20, 2023

## HEALTH & DENTAL PLAN HIGHLIGHTS

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

HEALTH COVERAGE HIGHLIGHTS		
Maximum \$3,500 per benefit year per insured for prescription drugs, extended health care benefits, and vision care		
	Reimbursement	Maximum Allowance
<b>Prescription Drugs</b> Drug eligibility details at <a href="https://benefits.yourstudentsunion.ca">benefits.yourstudentsunion.ca</a>	University Pharmacy (Waterloo) FreshCo. Pharmacy (Brantford) Direct2U Virtual Pharmacy	90% Generic / 70% Brand
	All Other Pharmacies	80% Generic / 50% Brand
Oral Contraceptives		\$200 / benefit year
<b>Practitioners</b>		
Psychologist / Social Worker (MSW)		\$100 / visit \$800 combined / benefit year
Registered Massage Therapist*, Physiotherapy, Chiropractor, Podiatrist, Chiropodist, Speech Therapist, Naturopath, Acupuncturist, Osteopath	80%	\$40 / visit \$600 combined / benefit year  *Prescription required for first RMT claim submission each benefit year
<b>Vision Care</b> Frames, Lenses, Contacts & Eye Exams	100%	\$150 / 24 months

DENTAL COVERAGE		
Dental maximum of \$500 per benefit year per insured		
Examinations, Radiographs, and Preventative X-Rays, Cleanings	75%	Recall Exams - 1 every 12 months
Minor Restorative - Fillings	50%	
Endodontics - Root Canal Therapy Periodontics - Excess Scaling	25%	Scaling in excess of 2 units, maximum of 8 units per benefit year
Extractions - Removal of Teeth Anesthesia	50%	

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.		

ACCIDENT COVERAGE		
Maximum: \$5,000 / benefit year		

## WILFRID LAURIER UNIVERSITY STUDENTS' UNION

[benefits.yourstudentsunion.ca](https://benefits.yourstudentsunion.ca)

519-884-0710 x 3557  
(Waterloo & Brantford)

[undergradhdp@wlu.ca](mailto:undergradhdp@wlu.ca)

Wilfrid Laurier University Students' Union  
(Waterloo)  
2nd Floor Fred Nichols Campus Centre,  
WLU Students' Union Office

Wilfrid Laurier University Students' Union  
(Brantford)  
Student Centre, First Floor  
WLU Students' Union Office

YOUR STUDENTS' UNION

# Member Benefits

We've got you covered.



Your Health & Dental Benefits by Medavie Blue Cross™

Policy Year:  
2022-2023

Policy Number:  
0091944000

POWERED BY:



[BENEFITS.YOUR STUDENTS UNION.CA](https://benefits.yourstudentsunion.ca)



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

1-888-918-5056

[www.studentvip.ca/wlusu](https://www.studentvip.ca/wlusu)  
Need help? Use the Live Chat feature on our website

# studentVIP

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.



**Direct2U**  
HEALTH HUB

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.

**Direct2U**  
DOCTORS

**Direct2U**  
VIRTUAL PHARMACY

**Direct2U**  
PHYSICAL THERAPY

**Direct2U**  
VISION

And more!

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

Visit [shoplensbox.ca/direct2u](http://shoplensbox.ca/direct2u) and use the code **Direct2U** at checkout.



**LENSBOX+**



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

## Direct2U VIRTUAL PHARMACY

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

GENERIC DRUG COVERAGE:

**Direct2U Virtual Pharmacy** 90%

**Other Pharmacies** 80%

BRAND NAME DRUG COVERAGE:

**Direct2U Virtual Pharmacy** 70%

**Other Pharmacies** 50%

*\*Specialty or high-cost drugs may be subject to limitations.*

Just visit [studentvip.ca/WLUSU/Direct2U](http://studentvip.ca/WLUSU/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

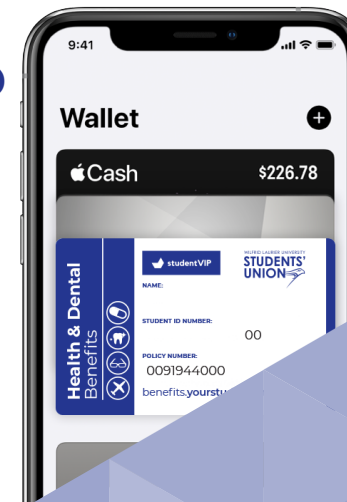
Scan the QR code to download your Health & Dental Benefits card to Apple Wallet or Google Play.



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 [benefits.yourstudentsunion.ca](http://benefits.yourstudentsunion.ca) and choose your location and desired service.

**Your coverage works all across Canada!**



Pinned on the map



Direct Billing



Discounted Rates



Trip Cancellation



Lost Luggage



\$2 Million per incident

## COVERAGE INCLUDES:



Medication



Dental Cleanings



Eye Exams & Glasses



Travel



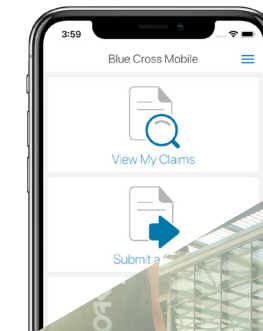
## WANT MORE INFORMATION ABOUT YOUR COVERAGE?

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** Medavie 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.

