

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. Built specifically for you by the Saint Mary's University Students' Association.

Eligibility & Pricing

All students taking at least one academic credit are auto-enrolled. Please note there are eligibility exceptions.

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$435 covers a single student from September 1, 2025 - August 31, 2026.

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

Already have coverage?

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

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 - September 25, 2025

Winter Opt-In/Opt-Out: December 15 - January 25, 2026

Spring Opt-In/Opt-Out: April 15 - May 25, 2026

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/smusa 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.

Don't forget to enrol for direct-deposit and receive your money faster!



info@studentvip.ca



1-888-918-5056



SMUSA Health Plan Office Room 522
O'Donnell Hennessey Student Centre, 923 Robie
St 5th Floor, Halifax, NS B3H 3C3

studentvip.ca/SMUSA

Need Help? Contact us to learn more



healthplan.smusa@smu.ca



902-496-8754

Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2025-2026

POLICY NUMBER: 0091939000

POWERED BY:



STUDENTVIP.CA/SMUSA

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.



Your Student

Health & Dental Plan Highlights

For complete benefits information, visit studentvip.ca/SMUSA

Only health, dental & accident costs incurred in Canada are eligible for coverage.

PRESCRIPTION MEDICATION		
Drug eligibility details at studentvip.ca/SMUSA		
	Tier 1	Tier 2
Direct2U Prescriptions	100%	80%
Other Pharmacies	80%	50%
Gardasil Vaccine		\$300/Benefit Year
Gender Affirming Care Benefit	80% up to \$10,000/Calendar Year \$20,000/Lifetime Maximum	

PRACTITIONER COVERAGE		
Clinical Counsellor, Psychologist, Psychotherapist, Social Worker (MSW)	100%	\$400/Visit Max \$1,000 Combined/Benefit Year
Physiotherapist, Registered Massage Therapist *		\$350 Combined/Benefit Year \$55/Visit Maximum <i>*Prescription required for first RMT claim submission each Benefit Year</i>
Acupuncturist, Chiropract, Chiropractor, Dietitian, Naturopath, Osteopath, Podiatrist, Speech Therapist	80%	\$350 Combined/Benefit Year \$45/Visit Maximum
Psycho-Educational Assessments		\$1000 Maximum 1 Every 5 Benefit Years <i>Referral from a physician is required</i>

VISION COVERAGE		
Contacts, Frames, Lenses	80%	\$150 Combined/Benefit Year
Eye Exams		\$100/Benefit Year
Maximum \$5,000/Benefit Year/Insured for Prescription Drugs, Extended Health and Vision care		

DENTAL COVERAGE		
Dental Maximum of \$750/Benefit Year/Insured		
Examinations, Preventative, Radiographs Cleanings, X-Rays		Recall Exams - 1 Exam/12 Months
Preventative Dental Polishing & Scaling		
Minor Restorative Fillings	70%	
Endodontics Root Canal Therapy		
Periodontics Root Planing		10 Units/Benefit Year combined with Scaling
Extractions Removal of Teeth Anesthesia	50%	

ACCIDENT & LIFE COVERAGE		
\$5,000 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>		



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.

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

Tier 1

Direct2U Prescriptions	100%
Other Pharmacies	80%

Tier 2

Direct2U Prescriptions	80%
Other Pharmacies	50%

Where can I use my health plan?

Find providers in your area that offer student discounts using the Provider Search Tool. Visit studentvip.ca/SMUSA 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 talk to 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.