## 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 Trent Central Student Association.

### Who is covered?

All Trent University Peterborough and Durham September and January start Undergraduate students, as well as all Graduate, George Brown Nursing, and ESL students, under the age of 70, are automatically enrolled and covered under this plan. You must be covered under a provincial health plan or an OHIP equivalent plan to access these benefits

\*Students with disabilities and those studying abroad may not automatically be enrolled, but have the option of opting in. Contact the TCSA office in the month in which you start your studies to opt-in.

Please note that there are eligibility exceptions.

Visit studentvip.ca/TRENT

### Can | Opt-out?

If you have alternative coverage through an employer or your parents, you can opt-out of the Trent Student Benefits plan. All opt-outs must be done online at studentvip.ca/TRENT during the term in which you start your academic year. Refunds will be e-transfered to you.

### Can I add Family or Opt-In?

Eligible dependants (spouse and/or children) may be added to the plan at an additional cost. They must be added during the designated opt-in period. Students who are not automatically charged the fee for the Student Benefits Plan may opt-in during the designated period as well.

### When can I Opt-In/Out?

Fall Opt-In/Opt-Out: September 1 - September 30, 2024 Winter Opt-In/Opt-Out: January 1 - January 31, 2025



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. Counselling is available in over 180 languages.

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

### Use the QR Code below to Download Now







studentVIP

info@studentvip.ca

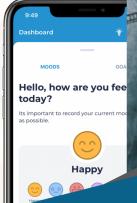
Peterborough

benefits@trentcentral.ca

Trent Central Students' Association

Student Centre, 2.15











1-888-918-5056



Oshawa

905-435-5102 x 5058 admin@mytdsa.ca

Trent Durham Students' Association 55 Thornton Road South, Room 122

### www.studentvip.ca/TRENT

Need Help? Use the Live Chat feature on our website



HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

studentvip.ca/TRENT

Policy Year: 2024-2025

Policy Number: 0091940000

POWERED BY:





### 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.studentvip.ca/TRENT

# PRESCRIPTION MEDICATION Drug maximum of \$3,000 per benefit year per insured Generic Medication Brand Medication Direct2U Prescriptions \$7 dispensing fee cap Other Pharmacies \$5 dispensing fee cap 70% 60%

PRACTITIONER COVERAGE				
Psychologist / Social Worker (MSW) / Speech Therapist	80%	\$1000 combined / benefit year		
Registered Massage Therapist / Chiropractor		\$40 / visit \$300 combined / benefit year		
Dietitian / Naturopath / Acupuncturist		\$40 / visit \$300 combined / benefit year		
Chiropodist / Podiatrist		\$40 / visit \$300 combined / benefit year		
Physiotherapist / Athletic Therapist		\$40 / visit \$300 combined / benefit year		
Orthotic Appliances	100%	\$300 / benefit year		
VISION COVERAGE				
Frames, Lenses, Contacts	80%	\$250 / 24 months		
Eye Exams		\$80/24 months		
Maximum \$10,000 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 X-Rays, Cleanings	80%	Recall Exams - 1 every 12 months		
Minor Restorative Fillings	80%			
Major Restorative Crowns	40%			
Denture Services	15%			
Endodontics Root Canal Therapy Periodontics Excess Scaling	25%	Scaling in excess of 2 units covered at 50%, maximum of 8 units per benefit year		
Extractions Removal of Teeth	50%	See policy details for limitations		
Anesthesia	25%			

### ACCIDENT & LIFE COVERAGE

Maximum: \$7,500 / 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



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

Visit the Direct2U Virtual Health Hub today.

### **Prescription Delivery**



Your health benefits make it easy, quick, and in some cases, FREE to get your prescription medication.

By using Direct2U prescriptions, you can take advantage of 80-100% drug coverage.

### **DRUG COVERAGE:**

Direct2U Prescriptions	80-100%
Other Pharmacies	60-70%

<sup>\*</sup>Percentages are up to the lowest cost in their respective category.

### 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.studentvip.ca/TRENT** 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 ask a question from our plan experts.

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

This is a summary of coverage only. Additional information is available in the policy found online including limits and exclusions.