What are your Student Health & Dental Benefits?

Prescription drugs, extended health & dental coverage that fills the gaps in your provincial health care. Built specifically for you by the Brock University Graduate Students' Association.

Who is covered?

All Full Time and Part Time graduate students are automatically assessed the GSA Health & Dental Fee. An opt-in is available for adding dependents. Please note there are eligibility exceptions.

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

How much does it cost?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$555.00 covers a single student from September 1, 2023 - August 31, 2024.

Already have coverage?

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

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 30, 2023 Winter Opt-In/Opt-Out: January 1 - January 30, 2024 Spring Opt-In/Opt-Out: May 1 - May 30, 2024

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:

- Visit studentvip.ca/brockgsa and click on the 'Blue Cross Portal' button.
- 2. Read the instructions and click on the 'Access Portal' button at the bottom.
- Click on 'First Time? Register Now'
 button which can be found below the login button.
- When prompted, choose the card on the lower right, it will look similar to the Benefits Card you received or downloaded.
- **5.** Enter your information
- Click 'Submit'. Once you've registered,you will be sent an email to activate your account.





studentVIP



info@studentvip.ca



health@brockgsa.ca



1-888-918-5056



905-688-5550 x 4094



1812 Sir Isaac Brock Way, St. Catharines, ON Mackenzie Chown Complex, C-Block, 302 (MC-C302)

www.studentvip.ca/BrockGSA

Need Help? Use the Live Chat feature on our website



Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2023-2024

POLICY NUMBER: 0091964000

POWERED BY:



studentVIP

STUDENTVIP.CA/BROCKGSA

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.

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/BrockGSA

and choose your location and desired service.

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/BrockGSA

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

HEALTH COVERAGE HIGHLIGHTS Overall EHC Maximum of \$3,000 per benefit year per insured Maximum Allowance 90% generic / 70% brand Direct2U Virtual Prescription Drugs Pharmacy name \$7 dispensing fee cap Drug eligibility details at studentvip.ca/BROCKGSA \$2 500 80% generic / 50% brand Other Pharmacies drug maximum per benefit year name \$5 dispensing fee cap **PRACTITIONERS** Psychologist / Social Worker (MSW) / \$1,000 / benefit year Psychotherapist Chiropractor \$40 / visit Speech Therapist \$520 / combined / benefit year Physiotherapist 100% Massage Therapist ' *Prescription required for first RMT claim Naturopath submission each benefit yea Custom Foot 1 pair every 3 benefit years Orthopedic Shoes VISION CARE Frames, Lenses, \$250 / 24 months Contacts 100% Eye Exams Once every 24 months

| DENTAL COVERAGE | | |
|--|-----|--|
| Dental maximum of \$800 per benefit year per insured | | |
| Examinations, Radiographs, and Preventative X-Rays, Cleanings | 70% | Recall Exams - 1 every 12 months |
| Minor Restorative Fillings | 50% | |
| Endodontics | | |
| Periodontics Excess Scaling | | Scaling in excess of 2 units, max. of 6 units / benefit year |
| Extractions Removal of Teeth | 25% | |
| Anaesthesia Denture Services | 50% | |





See a doctor, physiotherapist, attend a fitness class and more - online!

Visit the Direct2U Virtual Health Hub today.

Prescription Medication

Your benefits makes it quick and easy to get your prescription medication. Bring your prescription and your benefits card to Campus Pharmacy to take advantage of discounted prescription prices and dispensing fees.





Generic Drug Coverage

Direct2U Virtual Pharmacy/Campus Pharmacy 90%
Other Pharmacies 80%

Brand Name Drug Coverage

Direct2U Virtual Pharmacy/Campus Pharmacy 70%

Other Pharmacies 50%



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.

This is just 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.