

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 St. Mary University.

Who is covered?

Any student charged the SLC fee will be auto-enrolled onto the plan. Please note there are eligibility exceptions.

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. \$408 covers a single student from September 1, 2024 - August 31, 2025.

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 18, 2024

Winter Opt-In/Opt-Out: January 1 - January 20, 2025

Spring Opt-in/ Opt-Out: May 1 - May 20, 2025



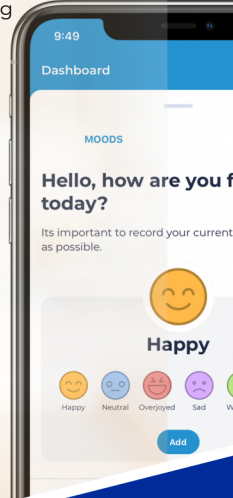
I.M. Well

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



Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY ALBERTA BLUE CROSS™

POLICY YEAR: 2024-2025

POLICY NUMBER: 23721

POWERED BY:



STUDENTVIP.CA/STMU



info@studentvip.ca



1-888-918-5056



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



(403) 531-9130



14500 Bannister Road SE, Calgary, AB T2X 1Z4

studentvip.ca/StMU

Need Help? Use the Live Chat feature on our website

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 Apple Wallet or Google Play.



Your Student

Health & Dental Plan Highlights

For complete benefits information, visit studentvip.ca/StMU

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

PRESCRIPTION MEDICATION		
Drug eligibility details at studentvip.ca/StMU		
	Generic Medication	Brand Medication
Direct2U Prescriptions \$10 dispensing fee cap	80%	80%
Other Pharmacies \$10 dispensing fee cap	80%	80%

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

PRACTITIONER COVERAGE		
Registered Massage Therapist*, Chiropractor, Physiotherapist*	100%	\$30 maximum / visit \$300 combined / benefit year <i>*Prescription required for first RMT and physiotherapy claim submission each benefit year</i>
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 COVERAGE		
Frames, Lenses, Contacts, Eye Exams	100%	\$150 combined / 24 months

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

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 & LIFE COVERAGE		
Maximum: \$5,000 / benefit year		

TRAVEL COVERAGE		
365 Days*, \$2 Million per incident, lost baggage coverage, trip cancellation coverage.		
<i>*If provincial health care or private insurance (international students) are 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 makes it quick and easy to get your prescription medication.

By using Direct2U prescriptions you can take advantage of discounts, perks and free delivery across Canada.

DRUG COVERAGE:

Direct2U Prescriptions	80%
Other Pharmacies	80%

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 in the top right corner.

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.



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.

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



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Reimbursement		Maximum Allowance
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