

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 Wilfrid Laurier University Students' Union.

Eligibility & Pricing

All full-time or part-time undergraduate students, including co-op, work term and study abroad students starting their studies in the fall or winter term, and under the age of 70. All others must opt-in.

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$378.31 covers a single student from September 1, 2025 - August 31, 2026.

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

Already have coverage?

Great! You can opt-out during the designated opt-out period at yourstudentsunion.ca/healthdental

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 1 - September 19, 2025

Winter Opt-In/Opt-Out: December 1 - January 16, 2026



undergradhdp@wlu.ca



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



Wilfrid Laurier University
Students' Union
(Waterloo Campus)

SU Desk
2nd Floor Fred Nichols
Campus Centre,
WLU Students' Union Office



Wilfrid Laurier University
Students' Union
(Brantford Campus)

Student Centre,
First Floor
WLU Students' Union Office



studentVIP



info@studentvip.ca



1-888-918-5056

YOUR **STUDENTS** UNION.CA/HEALTHDENTAL

Need Help? Use the Live Chat
feature on our website

YOUR **STUDENTS'** UNION

Member Benefits

We've got you covered.

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2025-2026

POLICY NUMBER: 0091944000

POWERED BY:



studentVIP

YOUR **STUDENTS** UNION.CA/HEALTHDENTAL

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!

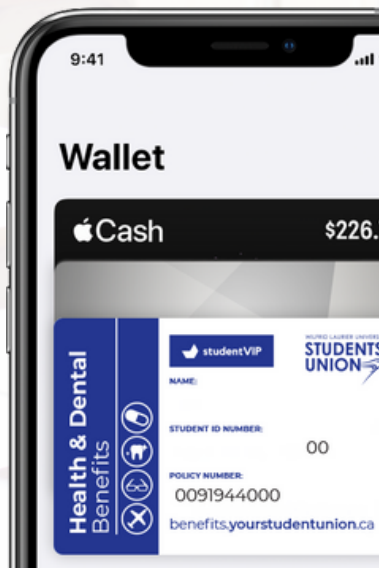
For direct billing, make sure you have your benefits card with you.

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

PRESCRIPTION MEDICATION		
Drug Maximum of \$3,500/Benefit Year/Insured		
	Generic Medication	Brand Medication
Direct2U Prescriptions, University Pharmacy (Waterloo), FreshCo Pharmacy (Brantford)	100%	80%
Dispensing Fee: 100% of any amount up to \$8		
All Other Pharmacies	80%	50%
Dispensing Fee: 100% of any amount up to \$8		
Oral Contraceptives	\$200/Benefit Year	

PRACTITIONER COVERAGE		
Psychologist, Psychotherapist, Social Worker (MSW)		\$100/Visit \$1,000 Combined/Benefit Year
Psycho-Educational Assessments		\$1,000/Benefit Year
Acupuncturist, Chiropract, Chiropractor, Naturopath, Osteopath, Physiotherapist, Podiatrist, Registered Massage Therapist*, Speech Therapist	80%	\$50/Visit \$600 Combined/Benefit Year *Prescription required for first RMT claim submission each benefit year
VISION COVERAGE		
Eye Exams, Contacts, Frames & Lenses	100%	\$150/24 Months
Maximum \$3,500/Benefit Year/Insured for Prescription Drugs, Extended Health and Vision care		

DENTAL COVERAGE		
Dental Maximum of \$500/Benefit Year/Insured		
Examinations, Preventative, Radiographs, Cleanings, Polishing, X-Rays	75%	Recall Exams - 1 Exam/12 Months
Minor Restorative Fillings	50%	
Endodontics Root Canal Therapy	25%	Scaling in excess of 2 Units, Maximum of 8 Units/Benefit Year
Periodontics Excess Scaling		
Extractions Removal of Teeth Anesthesia	50%	Includes Wisdom Tooth Extractions

ACCIDENT & LIFE COVERAGE	
\$7,500 Maximum/Benefit Year/Insured	

TRAVEL COVERAGE	
365 Days*, \$2 Million/Incident, Lost Baggage Coverage \$500/Insured/Trip, Trip Cancellation Coverage \$5,000/Insured/Trip *If provincial health care or private insurance (international students) is in force for entire trip duration	



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. Bring your prescription and your benefits card to University Pharmacy or Fresh Co. to take advantage of discounted prescription prices and dispensing fees.



GENERIC DRUG COVERAGE:

Direct2U / University Pharmacy / Fresh Co.	100%
Other Pharmacies	80%

BRAND DRUG COVERAGE:

Direct2U / University Pharmacy / Fresh Co.	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/wlusu 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.

