

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 St. Mary's University SLC.

Who is covered?

Any student enrolled in any credits greater than zero will be charged the SLC fee and auto-enrolled onto the plan.

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. \$412 covers a single student from September 1, 2025 - August 31, 2026.

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, 2025

Winter Opt-In/Opt-Out: January 1 - January 20, 2026

Spring Opt-in/ Opt-Out: May 1 - May 20, 2026



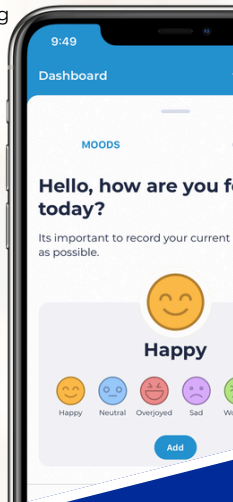
I.M. Well

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: 2025-2026

POLICY NUMBER: 23721

POWERED BY:



studentVIP

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** Alberta Blue Cross 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/StMU
Only health, dental & accident costs incurred in Canada are eligible for coverage.

PRESCRIPTION MEDICATION		
Drug Maximum of \$5,000/Benefit Year/Insured		
	Generic Medication	Brand Medication
Direct2U Prescriptions	80%	80%
Dispensing Fee: 100% up to \$10		
Other Pharmacies	80%	80%
Dispensing Fee: 100% up to \$10		
Only those drugs which legally require a prescription and are eligible under the plan will be covered		
PRACTITIONER COVERAGE		
Chiropractor, Physiotherapist*, Registered Massage Therapist*	100%	\$30 Maximum/Visit \$300 Combined/Benefit Year <i>*Prescription required for first Physiotherapist and RMT claim submission each benefit year</i>
Dietitian, Naturopath, Osteopath		\$30 Maximum/Visit \$300 Combined/Benefit Year
Chiropodist, Podiatrist, Speech Therapist		\$30 Maximum/Visit \$300 Combined/Benefit year
Psychologist, Social Worker (MSW)		\$300 Combined/Benefit Year <i>*No per visit maximum.</i>
Orthotic Appliances		\$250/Benefit Year
VISION COVERAGE		
Eye Exams, Contacts, Frames, Lenses	100%	\$150 Combined/24 months
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 and Radiographs <i>Cleanings, X-Rays</i>	70%	Recall Exams - 1 Exam/12 Months
Minor Restorative <i>Fillings</i>		
Endodontics <i>Root Canal Therapy</i>		
Periodontics <i>Excess Scaling</i>		
Extractions <i>Removal of Teeth</i>		
ACCIDENT & LIFE COVERAGE		
Maximum: \$5,000/Benefit Year		
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 across Canada.



Where can I use my health plan?

Find providers in your area that offer 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 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.

