# 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 Dalhousie Student Union.

# Who is covered?

Students enrolled in a minimum of 3 courses & paying full time fees in September.
All others must opt-in.

Please note there are eligibility exceptions.

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

## How much does it cost?

If eligible, your Health & Dental Benefits fee is automatically included in your tuition. \$482.89 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/DSU

### **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 8 - September 19, 2023
Winter Opt-In/Opt-Out: December 15 - January 22, 2024
Spring Opt-In/Opt-Out: April 15 - May 20, 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/dsu and click on the 'Blue Cross Portal' button.
- 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.





info@studentvip.ca



1-888-918-5056



. . . . . . . . . . . . .

dsuhealth@dal.ca

DSU Halifax Health Plan Office, Room 344 Student Union Building (SUB)



02-893-490

dsuhealthtruro@dal.ca

DSU Truro Health Plan Office 135 College Road tudent Learning Commons Room 226. MacRae Library

### www.studentvip.ca/DSU

Need Help? Use the Live Chat feature on our websit



# Your Student Health & Dental Benefits

HEALTH & DENTAL BENEFITS BY MEDAVIE BLUE CROSS™

POLICY YEAR: 2023-2024

POLICY NUMBER: 0091936000

**POWERED BY:** 



studentVIP

STUDENTVIP.CA/DSU

### 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 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

or complete benefits information, visit

### www.studentvip.ca/DSU

Only health, dental & accident costs incurred in Canado Bre eliaible for coverage.

#### **HEALTH COVERAGE HIGHLIGHTS**

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

	Reimbursement	Maximum Allowance		
Prescription Drugs	Direct2U Virtual Pharmacy	100% generic / 80% brand name \$6 dispensing fee cap		
Drug eligibility details at studentvip.ca/DSU	Other Pharmacies	80% generic / 50% brand name \$6 dispensing fee cap		
PRACTITIONERS				
Psychologist / Clinical Counsellors / Social Worker (MSW) / Psychotherapist	100%	\$400 / visit \$1,000 Combined / benefit year		
Registered Massage Therapist*, Physiotherapist, Chiropractor	80%	\$45 / visit \$750 combined / benefit year *Prescription required for first RMT claim submission each benefit year		
Podiatrist, Chiropodist, Speech Therapist, Naturopath, Dietitian, Acupuncturist, Osteopath		\$45 / visit \$750 combined / benefit year		
Orthotic appliances		Maximum \$300 / benefit year		
VISION CARE				
Frames, Lenses, Contacts & Eye Exams	80%	Maximum \$150 / benefit year		

DENTAL COVERAGE			
Dental maximum of \$750 per benefit year per insured			
Examinations, Radiographs, and Preventative <i>X-Rays, Cleanings</i>	70%	Recall Exams - 1 every 12 months	
Minor Restorative Fillings			
Endodontics Root Canal Therapy	50%		
Periodontics Excess Scaling		Scaling in excess of 2 units, maximum of 8 units per benefit year	
Extractions Removal of Teeth			
Anaesthesia			

### 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

#### ACCIDENT COVERAGE

Maximum: \$5,000 / benefit year





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.

By using Direct2U Virtual Pharmacy you can take advantage of extra savings and free delivery right to campus and across Canada.

### **GENERIC DRUG COVERAGE:**

Direct2U Virtual Pharmacy	100%
Other Pharmacies	80%
BRAND NAME DRUG COVERAG	E:
Direct2U Virtual Pharmacy	80%
Other Pharmacies 50%	

# 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/DSU** 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.

This is just a summary of coverage only.

Additional information is available in the policy found online ncluding limits and exclusions. should there be discrepancies between this document and the Policy, the Policy shall aoyern.