

# SSMU Health & Dental Plan

Referendum: March 8 – 14, 2012

Coverage & Costs: Just the Facts



## 1. Why a referendum?

The Students' Society of McGill University (SSMU) is holding a referendum to ask students if they support a fee increase that will maintain the current coverage offered by the SSMU Health and Dental Plan. The fee has not been increased since the last student referendum in 2005, although Plan usage and coverage have both increased. Some of the new benefits added to the Plan since 2005 include vision care (eye exams, eyeglasses, and contact lenses), increased vaccination and dental coverage, and tuition insurance. If the fee remains unaltered, students will see a progressive decrease in overall coverage. If passed by referendum, the new Plan fee will go into effect Sept. 1, 2012.

## SSMU Benefit Changes From 2005 - 2012

Year	Health Plan Changes	Dental Plan Changes
2006-2007	<ul style="list-style-type: none"><li>Added coverage for eye exams at \$30 per year</li><li>Added coverage for eyeglasses / contact lenses at \$75 per 24 months</li></ul>	<ul style="list-style-type: none"><li>Increased coverage for preventive services to 70%</li></ul>
2007-2008	<ul style="list-style-type: none"><li>Prescription drug deductible reduced from \$7 to \$3 per prescription</li><li>Increased vaccination coverage from \$50 to \$150 (annual maximum)</li></ul>	<ul style="list-style-type: none"><li>Increased coverage for basic services from 50% to 60%</li></ul>
2008-2009	<ul style="list-style-type: none"><li>Eliminated \$3 per prescription drug deductible</li><li>Increased coverage for medical equipment and services from 80% to 100%</li><li>Increased coverage for vaccinations from \$150 to \$300 (annual maximum)</li><li>Increased coverage for eyeglasses / contact lenses to \$75 per 12 months from 24 months;</li><li>Added Tuition Insurance</li></ul>	<ul style="list-style-type: none"><li>Increased coverage for recall exams to once per 6 months (previously 12 months)</li><li>Increased periodontal scaling from 2 units to 4 units per policy year</li></ul>
2009-2012	<ul style="list-style-type: none"><li>No changes. Current coverage maintained.</li></ul>	<ul style="list-style-type: none"><li>No changes. Current coverage maintained.</li></ul>

## 2. How much will it cost?

The total annual fee would be \$220.00 for both Extended Health and Dental benefits, assessed each September with your tuition and ancillary fees, for 12 months of coverage (September 1 – August 31). The current fee is \$184.60. Although the fee would be automatically included, the opt-out option would allow students to receive a full refund if they were to choose not to continue coverage.

## 3. Why a student Health & Dental Plan?

A growing number of important health-care services are not covered by provincial health care. For many students, paying for these services can lead to financial hardship, while others cannot afford them at all. To help students pay for the health services they need, an enhanced student health and dental plan is provided by your student association. The Health & Dental Plan is uniquely designed for you, providing a comprehensive package of health and dental benefits to fill the gaps left by provincial health care and a parent or spouse's plan. In addition, it's often 3-5 times less expensive than other plans.

#### 4. Why can't students sign up for health and dental insurance on an individual basis?

Individual insurance plans have always been available for purchase. These plans suffer from several drawbacks.

- a. They're very expensive - up to 5 times the cost of a student Health & Dental Plan
- b. They discriminate by sex and age
- c. They exclude individuals with pre-existing illnesses (people who need a plan the most)

As a result, individual health and dental plans aren't a real solution. Experience shows that only group insurance programs can meet students' health and dental needs at a reasonable cost. A student health and dental plan is a collective investment to ensure a minimum standard of health care for the student body.

#### 5. What is currently covered?

Below is a summary of the current coverage. Please visit [www.ihaveaplan.ca](http://www.ihaveaplan.ca) for full details. Depending on the result of the referendum, these benefits will either stay the same or decrease for the 2012/2013 school year.

HEALTH BENEFITS September 1, 2011 – August 31, 2012		
Category	Coverage Details	Network Benefit
Prescription Drugs	Up to 100% coverage for Quebec residents, 80% for out-of-province students	
Paramedical Practitioners	Up to \$20 per visit, to an annual maximum of \$400 for: <ul style="list-style-type: none"> <li>• Chiropractors, Physiotherapists, Naturopaths, Osteopaths, Registered Dieticians, Podiatrists/Chiropractors, Speech Therapists, Athletic Therapists</li> <li>• One x-ray per year included in overall maximum for chiropractors and osteopaths</li> </ul>	<b>Chiropractic Network:</b> Maximum charge of \$25 after first visit <b>Physiotherapy Network:</b> no more than \$60 for the evaluation visit and \$50 for treatment visits
Vision Care	<ul style="list-style-type: none"> <li>• Eye exams: one eye exam, up to \$30, per policy year</li> <li>• Prescription eyeglasses and contact lenses: \$75 per 12 months (eligible 12 months after the full amount has been claimed).</li> <li>• Laser eye surgery: 100% covered, up to a maximum of \$150 per policy year</li> </ul>	<b>Vision Network:</b> \$50 for eye exams; \$75-\$100 off prescription eyeglasses; Pay-direct system, up to \$200 off laser vision correction
Vaccination	100% coverage, up to \$300 per policy year	
Medical Services & Equipment	Reasonable and customary maximum for accidents or illnesses for: <ul style="list-style-type: none"> <li>• Ambulance, including air ambulance: to nearest hospital when an emergency requires immediate attention</li> <li>• Durable medical equipment: including wheelchair rental, crutches, braces, prosthesis, Orthotics and orthopaedic shoes (when prescribed)</li> <li>• Dental accident: covers repair/replacement of natural teeth damaged through an external blow to the mouth, up to \$2,500 per accident</li> </ul>	
Tutorial Benefit	100% coverage, up to \$10/hour, to a maximum of \$300 per accident or illness, for the cost of private tutoring if a student is immobilized for a period greater than 7 days	

Accidental Death & Dismemberment	Insurance for the loss of life or limb and for paralysis caused by an accident.
Hospitalization	Upgrade from a public ward to a semi-private hospital room. \$50 per day cash benefit to offset any incidental expenses.
Tuition Insurance	100% of the cost of any non-refundable tuition fees, up to \$10,000, and up to \$1,000 for the cost of textbooks purchased for the current semester.
<b>Category</b>	<b>Coverage Details</b>
Travel Coverage	<ul style="list-style-type: none"> <li>• 100% coverage, up to \$5,000,000 per incident</li> <li>• Covers first 120 days per trip, unlimited number of trips</li> <li>• Covers hospital, physician, and other services for emergency treatment of an injury or illness while travelling outside of the province of residence</li> <li>• Emergency Travel Assistance</li> <li>• Trip cancellation: \$1,500 maximum</li> <li>• Trip interruption: \$5,000 maximum</li> </ul>

## DENTAL BENEFITS September 1, 2011 – August 31, 2012

Category	Coverage Details		
	Insured Portion	Network Coverage*	Total Coverage
Preventive Services Recall exams, cleanings, extraction of impacted teeth	<b>70%</b>	<b>30%</b>	<b>100%</b>
Basic Services Fillings, oral surgery, endodontics (root canal), periodontics (gum treatment)	<b>60%</b>	<b>20%</b>	<b>80%</b>
Major Restorative Permanent crowns, bridges, posts	--	<b>20%</b>	<b>20%</b>
Recall exams	<b>1 per 6 months</b>		
<b>Maximum (per policy year)</b>	<b>\$750</b> insured plus extra coverage through Dental Network*		

\* Refer to question 7 for information on how the Network could provide additional coverage.

### 6. Who is automatically enrolled and who can vote?

All undergraduate students in the Fall semester who are members of the Students' Society of McGill University (SSMU) and who are paying tuition fees at either the Canadian or Quebec rates are automatically covered. All international undergraduate students beginning in the Fall semester are automatically covered by the Dental Plan only.

Any McGill undergraduate student at the downtown campus is eligible to vote.

## 7. What are the Networks? How does the Network reduction work?

Dental, Vision, Physiotherapy, and Chiropractic Network members offer an additional reduction, over and above any amount covered by the insurance portion of the SSMU Health & Dental Plan. Visiting a Network dentist or health practitioner can save you money, but you always have the choice to see any dentist or health practitioner.

## 8. Can I use this plan while I'm away travelling or if I live out of province?

Yes. All Plan benefits are effective across Canada and anywhere in the world for the duration of the coverage. For example, if living in another province over the summer, you could choose to see a dentist or fill a prescription at any pharmacy and be reimbursed exactly as you would in Québec. In addition, the SSMU Health & Dental Plan covers you for up to \$5,000,000 in emergency health costs, for up to 120 days outside of your province of residence, or outside of Canada. You can take an unlimited number of trips each year and you're automatically covered every time.

## 9. Where can I get more information about the Plan coverage?

**[www.ihaveaplan.ca](http://www.ihaveaplan.ca)**

### **Member Services Centre**

Mon. – Fri. from 9 am – 5 pm

(514) 789-8775

Toll-free: 1 866 795-4435

## 10. Where can I vote?

To vote online: **<https://ovs.ssmu.mcgill.ca>**

To vote on campus, visit the **<http://ssmu.mcgill.ca/elections/>** for the location of polling stations.