

NEW SU Health & Dental Plan

Thanks to a strong mandate from students in the recent referendum—over 80% voted in favour—the SU is proud to announce that undergraduate students have been able to use their new Health & Dental Plan effective Sept. 1, 2009.

Coverage & Costs: Just the Facts

1. What is covered?

HEALTH BENEFITS	
September 1, 2009 – August 31, 2010	
Category	Coverage Details
Prescription Drugs	<ul style="list-style-type: none"> - Drugs covered at 80%, to a maximum of \$10,000 per policy year - Only drugs requiring a prescription are covered, as listed in the Alberta Health drug formulary - Brand name drugs only covered when doctor specifies “no substitution” - Drug exceptions allowed - Pay-Direct Card included (automatic reimbursement through most pharmacies) - \$5.00 dispensing fee cap
Vaccinations	<ul style="list-style-type: none"> - Covered 100%, to a maximum of \$150 per policy year
Paramedical Practitioners	<ul style="list-style-type: none"> - Covered 80%, up to \$20 per visit, to a maximum of \$300 per category of practitioner, per policy year <p>Eligible Categories:</p> <ul style="list-style-type: none"> - Physiotherapists, Chiropractors, Naturopaths, Osteopaths, Podiatrists/Chiropodists, Psychologists, Speech Therapists, Registered Massage Therapists (requires MD referral), Registered Dieticians (requires MD referral) - Extra Coverage through Health Practitioners Network
Vision Care	<ul style="list-style-type: none"> - Eye examinations: 80% covered, to a maximum of \$60/24 months - Prescription eyeglasses and contact lenses: 80% covered, to a maximum of \$100 per 24 months - Laser eye surgery: 80% covered, to a maximum of \$150 per policy year - Extra coverage through Vision Network
Medical Services & Equipment	<p>80% coverage, reasonable and customary maximum, for:</p> <ul style="list-style-type: none"> - Ambulance, including air ambulance: to nearest hospital when an emergency requires immediate attention - Durable medical equipment: including wheelchair rental, crutches, braces, prosthesis - Dental accident: covers repair/replacement of natural teeth damaged through an external blow to the mouth, up to \$1,000 per event - Certain diagnostic services and x-rays (when not covered by provincial health care) - Home nurse - Upgrade to semi-private hospital room - Custom made orthopedic shoes or inserts for shoes (when prescribed), up to \$200 per foot per policy year

Tutorial Benefit	<ul style="list-style-type: none"> - Tutorial benefit: 100% coverage, up to \$15/hour, to a maximum of \$2,000 per policy year for the cost of private tutoring if a student is immobilized by accident or illness for a period greater than 7 days
Tuition Insurance	<ul style="list-style-type: none"> - 100% coverage 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 applicable semester. The disability must be due to an illness or accident, be severe and prolonged, last at least 60 days, and require the student to withdraw from all classes and not attain credits from the academic institution. - Exclusions: disabilities resulting from any drug or narcotic use, except as prescribed by and while under the care of a physician. An intentionally self inflicted sickness or injury, or failure to attend classes for any reason other than sickness or injury.
Accidental Death & Dismemberment	<ul style="list-style-type: none"> - Principal sum: \$2,000 - Up to \$15,000 per event
Travel Medical	<ul style="list-style-type: none"> - 100% coverage, up to \$5,000,000 per incident - Covers first 120 days per trip, unlimited number of trips - Students on a recognized academic exchange who remain SU members are covered for the entire duration of exchange, internship or co-op term - Covers hospital, physician, and other services for emergency treatment of an injury or illness while travelling outside of the province of residence - Emergency Travel Assistance - Trip cancellation: \$1,500 maximum - Trip interruption: \$5,000 maximum

DENTAL BENEFITS

September 1, 2009 – August 31, 2010

Category	Coverage Details		
	Insured Portion	Network Coverage	Total Coverage
Preventive Services Recall exams, cleanings, extraction of impacted teeth, etc.	80%	20%	100%
Surgical & Restorative Services Fillings, Extractions	50%	20%	70%
Endodontics & Periodontics (e.g. root canal, gum treatment)	50%	20%	70%
Major Restorative Permanent crowns, bridges, etc.	-	20%	20%
Recall Exams / Units of Scaling	1 per 12 months / 4 units of scaling per policy year		
Maximum (per policy year)	\$750 insured plus extra coverage through Dental Network		

2. How much does it cost?

The total annual fee will be \$192.34 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). Although the fee is automatically included, the opt out is flexible and students can receive a full refund if they choose not to continue coverage.

HEALTH & DENTAL PLAN FEE CHART:		
Annual Plan Fees (September 1, 2009 – August 31, 2010)		
Full-time and Part-time students who are SU members:	HEALTH	DENTAL
		\$109.34

Students beginning their academic year in January will not be automatically enrolled, but they will have the option to enrol by contacting the plan provider and paying an additional fee. The fee to self-enrol for coverage from Jan. 1 - Aug. 31, 2010 is \$192.34.

Students will also have the option of enrolling their spouse and/or dependent children (see fee chart below).

3. Who will be automatically enrolled?

All full-time and part-time undergraduate students who pay SU fees and who begin their studies in September are automatically covered by the Plan, including international students and Augustana students.

See question 12 for more information relating to international students.

4. What if I just don't want to participate? Will I be able to opt out?

Yes—the choice is yours. The Plan has been designed to allow students to opt out for any reason, without requiring proof of other coverage, but while still providing the benefits of lower-cost group coverage to students who want to remain enrolled.

The opt-out process is completely electronic, using a secure web form. You can choose to opt out of either the Health or Dental portion, or both during the first few weeks of each academic year and receive a refund of the Plan fee.

Opt outs will be in effect for the duration of the policy year (September 1 - August 31). Students will have an opportunity to remain enrolled or choose to opt out each year.

5. Can I enrol my spouse or family?

Yes. The SU Health & Dental Plan gives you the option to enrol your family (spouse and/or dependants) by completing an enrolment process and paying an additional fee, over and above your fee as a student. Common law and same-sex couples will be eligible.

HEALTH & DENTAL PLAN ENROLMENT FEE CHART:		
Annual Optional Health & Dental Plan Enrolment Fees (in addition to individual student fee)		
September 1, 2009 – August 31, 2010	HEALTH	DENTAL
Couple: partner/spouse of enrolled student or 1 child (opt in)	\$164.00	\$124.50
Family: spouse and/or unlimited dependent children (opt in)	\$328.00	\$249.00

6. When has this Plan taken effect?

September 1, 2009.

7. How will I be able to claim benefits?

All Plan members will be provided with a Pay-Direct Card that can be used at most pharmacies across Canada. Upon presenting this card, you will receive 80% off the cost of prescriptions at the time of purchase. For other health benefits, you will usually need to submit a claim form in order to receive a reimbursement. For dental benefits, most dentists accept "assignment of benefits", where they agree to bill the insurance company on your behalf once you have provided them with your policy number, student ID number, and other Plan information.

8. What are the Networks? How does the Network reduction work?

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

9. 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 Alberta. In addition, the SU Health & Dental Plan will cover 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'll automatically be covered every time.

Trip Cancellation: up to \$1,500 per trip for pre-paid, non-refundable trip expenses.

Trip Interruption: up to \$5,000 for each trip taken during the policy year.

Exchange/Co-op/Internship Students: students who are leaving on a recognized academic exchange or who are participating in a Co-op or internship as part of their studies are able to benefit from travel health coverage for the duration of their exchange or internship. The Plan includes travel health coverage for the first 120 days of their trip and for 120 days after the end of their exchange or internship.

10. How is this different from the Alberta Health Care Insurance Plan?

The SU Health & Dental Plan does not replace Alberta Health Care or an equivalent plan (such as other provincial health-care plans or a private basic plan). Alberta Health Care covers medically necessary hospital and health-care services while the SU Health & Dental Plan offers you extra coverage in addition to the basic medical coverage provided by the province. In fact, you must have provincial health care or the equivalent in order to be eligible to use the extended coverage that will be provided through your student Plan.

For example, Alberta Health Care covers the cost of your visit to a doctor (General Practitioner), but not the cost of prescription drugs. The SU Health Plan provides you with coverage for many medications your physician might prescribe for you, including most oral contraceptives, asthma medications, anti-depressants, and insulin and diabetic supplies.

Another example: provincial or other basic coverage covers basic medical services such as a cast for a broken leg, but not the cost of an ambulance, or crutches, or physiotherapy—which are examples of services and equipment that are covered by the SU Health Plan.

Alberta Health Care does not provide any coverage for dental care. The SU Dental Plan covers services such as an annual dental checkup, cleaning, and extraction of wisdom teeth.

11. What if I am an International Student?

To ensure that international students NOT covered by Alberta Health Care have adequate basic coverage while residing in Alberta, the U of A provides international students with automatic, mandatory private basic health insurance called the University of Alberta Health Insurance Plan (UAHIP). As an international student, your registration in the UAHIP (or the Alberta Health Care Insurance Plan) is not affected by the Student Plan. If you want more information about UAHIP, check with an advisor at the International Student Centre.

The SU Health & Dental Plan is designed to cover health-care expenses NOT covered by either UAHIP or the Alberta Health Care Insurance Plan (ACHIP). The Student Plan provides the same level of coverage for all enrolled members, including international students. So, as an international student you are covered by the SU Health & Dental Plan for expenses such as prescription medications, dental visits, physiotherapy, and eye exams, regardless of whether you receive basic coverage through UAHIP or ACHIP.