

Why a health & dental plan?

Costs for dental and health services are at an all time high and show no sign of reprieve. Students on fixed incomes are especially susceptible to these increases, and the last thing they want to spend these fixed monies on is an unforeseen accident, dental or medical procedure. Putting even routine procedures off can have monumental effects for students, as missing classes or study time can have disastrous consequences. Considering these points, the Students' Association of Mount Royal University (SAMRU) has worked to design and implement a reasonably priced health and dental insurance plan. This plan can aid students in maintaining a quality of health, which can ensure that avoidable medical emergencies do not endanger the pursuit of their studies.

Why is the plan mandatory?

With a mandatory plan, the insurance risk is spread over a larger number of students, thereby lowering the cost per student, making the fee in a range that is affordable to students. An individual health and dental plan can cost as much as 5 times the current student fee.

Is this plan the same as my provincial health care?

No. The SAMRU Student Benefits Plan is an extended health and dental plan, which supplements your existing provincial health care. It DOES NOT replace your provincial health care.

Student benefits are payable after any provincial health care benefits have been exhausted. This plan does not cover user fees.

How do I enrol for coverage?

You are automatically enrolled provided you meet the eligibility enrolment criteria:

- 1) you are a member of the SAMRU,
- 2) you are in an applicable program,
- 3) you meet the eligibility criteria of 9 or more credits at MRU,
- 4) you are residing in Canada, and
- 5) are under the age of 70.

If you are unsure about whether or not you qualify, you can refer to your academic calendar or check at the **SAMRU Student Benefits Plan Office**.

How do I pay the fee?

The fees for the health and dental plans will be assessed automatically by the institution at registration if you meet the eligibility criteria previously listed.

When does my coverage begin and end?

For eligible students starting in the fall semester, coverage begins September 1st and ends August 31st provided there has been no change in your eligibility status from the fall to the winter semester. In cases where there has been a status change, coverage may end December 31st. For eligible students starting in the winter semester, coverage begins January 1st and ends August 31st.

Activating your coverage

In order to ensure your coverage is activated with the applicable insurance carrier, you **MUST** come to the **SAMRU Student Benefits Plan Office** and supply us with your correct **Student ID Number** and your **date of birth**.

How can I access my coverage once I'm at the pharmacy or dental office?

Your **SAMRU Care Card** can be downloaded from www.gallivan.ca/studentnetworks/members/MountRoyal or picked up at your **SAMRU Student Benefits Plan Office** (during regular office hours) at any time during your coverage year. The **Care Card** provides the correct information needed for **pay direct transactions** at pharmacies and processing of **electronic claims** at dental offices registered with the **insurer's direct payment system**. Simply sign your card and fill in your **applicable** student ID number in the space provided on the front of the card. Please contact your Student Service Co-ordinator at the **SAMRU Student Benefits Plan Office** if you have any questions regarding your **applicable** student ID number.

Important! *New eligible students please refer to your Benefits Handbook or contact the SAMRU Student Benefits Plan Office for information on your "Enrolment Period".*

Select Dental Savings

To enhance your existing coverage, select dentists have agreed to help students by providing savings on certain plan eligible services. You must present your **SAMRU Care Card** at each visit. For further information on participating dental offices, please visit the Student Benefits Plan Office or the website at www.gallivan.ca/studentnetworks/members/MountRoyal and view the Select Dental Savings tab on the left side menu bar.

*Please note: the list of Select Dental Providers may be subject to change.

Important! If you need to cancel your dental appointment, **24 hours notice** is expected. If you do not give **24 hours notice**, the dental office may charge a fee which is not covered under the plan.

What if I already have coverage?

Co-ordination of Benefits

Benefits under the two plans can be co-ordinated to increase your coverage up to a total of 100% of the actual expense(s) incurred. For example, following payment under this plan you can submit outstanding balances to the other plan for consideration.

Waiving the Student Benefits

If you are an eligible student and have comparable health and/or dental coverage you may apply to waive benefits. Each student is given an opportunity to waive benefits under the health and/or dental plan(s) each year. **All waiver forms must be completed through the SAMRU Student Benefits Plan Office and must be received by the applicable deadline.**

You may also choose to waive your student coverage online by following the complete procedure of the 1 Time Opt-Out prior to the applicable deadline. Please visit www.gallivan.ca/studentnetworks/members/MountRoyal and follow the procedures on the left side menu bar.

Approval of waiver forms will result in the plan fee being refunded.

There will be no exceptions or extensions for students who fail to submit their completed waiver form to the SAMRU Student Benefits Plan Office prior to the applicable deadline.

If comparable coverage used to waive the student plan(s) terminates, you have 30 days from loss of coverage to notify the **SAMRU Student Benefits Plan Office** in order to be covered under the health and/or dental plan(s). Confirmation of loss of coverage is also required on re-application for coverage.

If comparable coverage for your family terminates, you have 30 days from the loss of coverage to notify the **SAMRU Student Benefits Plan Office** in order for your family to be covered under the health and/or dental plan(s). It is your responsibility to apply for benefits and provide payment of the family coverage fee prior to the 30-day deadline.

Only the SAMRU Student Benefits Plan Office can process your waiver.

Can I add my family to the plan(s)?

Each year, you are given one opportunity to purchase family coverage for your spouse and/or dependant(s) by completing an application form at the **SAMRU Student Benefits Plan Office** and paying the family coverage fee. All family add-on forms and applicable fees must be received by the **applicable deadline** for the **semester period of enrolment**. Your family can only be covered while you are a student on the plan(s).

Please note: Your optional family add-on is not automatically renewed. In order for your family add-on to continue, you must purchase the coverage each benefit year before the applicable deadline. **FAMILY ADD-ON FEES ARE NON-REFUNDABLE.**

Spouse:

Spouse means the person who is a resident of Canada, and who is married to the student, or a person of either sex who has continuously co-habitated with the student for a period of at least one year and who is publicly represented as the student's wife or husband.

Dependant(s):

Dependant means an unmarried child who is a resident of Canada, and entirely dependent on the student for maintenance and support, and who is:

- 1) under 21 years of age,
- 2) under 25 years of age and attending a university or university full-time, or
- 3) physically or mentally incapable of self-support and became incapable to that extent while entirely dependent on the student for maintenance and support and while eligible under 1) or 2) above.

Health Plan Schedule of Benefits

BENEFIT	REIMBURSEMENT	MAXIMUM BENEFIT
Drug - Based on the National Formulary with a generic rider <small>(Smoking Cessation Products are included under this benefit up to a lifetime maximum of \$500)</small>	80%	\$3,000 per benefit year.
Vision	100%	\$40 for eye exam, every 24 months. Eyeglasses or contacts are limited to \$100 every 24 months
SUPPLEMENTARY HEALTH CARE		
Physiotherapist (physician's prescription required)	80%	\$25 per visit to \$400 per benefit year
Registered Massage Therapist (physician's prescription required)	80%	\$25 per visit to \$400 per benefit year
Chiropractor (including one x-ray examination per benefit year)	80%	\$25 per visit to \$400 per benefit year
Speech Language Pathologist (physician's prescription required)	80%	\$25 per visit to \$400 per benefit year
Psychologist or Social Worker (physician's prescription required)	80%	\$25 per visit to \$400 per benefit year
Osteopath (including one x-ray examination per benefit year)	80%	\$25 per visit to \$400 per benefit year
Certified Athletic Therapist (physician's prescription required)	80%	\$25 per visit to \$400 per benefit year
Naturopath	80%	\$25 per visit to \$400 per benefit year
Podiatrist or Chiropracist (including one x-ray examination per benefit year)	80%	\$25 per visit to \$400 per benefit year
Dental Accident	80%	Of eligible expenses and reasonable and customary charges. Services must be performed within 12 months of the accident. Limit of \$1,000 per accident.
Ambulance	80%	Limited to \$250 per occurrence
Orthopaedic Shoes and Orthotics (prescription required)	80%	\$150 per foot, per benefit year, provided they are not solely for athletic use.
Trusses, Crutches, Splints and Braces	80%	Braces not solely for athletic use.
Artificial Limbs and Prosthetics	80%	Reasonable and customary charges
Medical Equipment (wheelchair, hospital-type bed)	80%	Reasonable and customary charges. Wheelchair repairs limited to lifetime maximum of \$250
Tutorial (after 15 days confinement due to injury or illness)	80%	\$15/hour to \$2,000 per benefit year
Out of Province/Country Emergency and Travel Assistance	100%	\$2,000,000 in a lifetime

Dental Plan Schedule of Benefits

BENEFIT	REIMBURSEMENT	MAXIMUM BENEFIT
ANNUAL MAXIMUM		\$1,000 per benefit year
Diagnostic & Preventive	80%	Includes polishing, two units of scaling, 6 month recall and medically necessary x-rays once per benefit year. Fluoride for dependent children up to age 15-once per benefit year. Pit & fissure sealants for dependent children up to age 16-one replacement per tooth, per lifetime, on permanent molars only.
Minor Restorative (fillings, space maintainers, denture repairs, retining, rebasing and tissue conditioning)	80%	
Oral Surgery (extractions)	75% for simple or impacted extractions	To a maximum of 4 teeth per patient, per benefit year
Endodontic (root canal)	60%	
Periodontic	60%	Up to 5 additional units of scaling/root planing per benefit year
Major Restorative (crown, bridges and dentures)	15%	Limited to once every 5 benefit years



IMPORTANT! Please submit a pre-determination/pre-authorization to the insurance carrier prior to treatment of specialist services and any dental treatment plan exceeding \$500.

The insured portion/percentage is based on eligible general practitioner fees for services rendered at each practice. As a result, total coverage amount may differ depending on the fees charged at each office, specialist or dental surgeon.

NOTE: In the event of any discrepancy between the information herein and our contract with the insurer, the terms of the contract will apply.

Where do I go for help?

Please feel free to contact the Student Service Co-ordinator at the SAMRU Student Benefits Plan Office on any matter in which you require personal attention.

Room Zoo1, Wyckham House
4825 Mount Royal Gate SW
Calgary, Alberta T3E 6K6
Phone: (403) 440-6267
Fax: (403) 440-8980
Email: health@samru.com

Website: www.gallivan.ca/studentnetworks/members/MountRoyal

The following is a partial list of services that are available from the SAMRU Student Benefits Plan Office:

- pick up your SAMRU Care Card
- pick up forms
- purchase coverage for your spouse and/or dependant(s)
- opt-out of the plan(s), with comparable coverage
- inquiries

Where do I send my claims?

The Great-West Life Assurance Company
Policy Number 330756
Group Claims Department
P.O. Box 4408
Regina, Saskatchewan S4P 3W7
1-800-957-9777
www.greatwestlife.com



The Integrated Care Solution

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SAMRUB-001-2010



**Students' Association
of Mount Royal University
Benefits Plan**