

Why a health & managed 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 Red Deer College 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 Students' Association of Red Deer College 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 Students' Association of Red Deer College,
- 2) you are in an applicable program,
- 3) you meet the full-time criteria for your program,
- 4) you are residing in Canada, and
- 5) you 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 **Students' Association of Red Deer College 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.

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

Your **SARDC Care Card** can be downloaded from www.gallivan.ca/studentnetworks/members/RedDeer or picked up at your **Students' Association of Red Deer College 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. 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 **Students' Association of Red Deer College 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 **Students' Association of Red Deer College Student Benefits Plan Office** for information on your "Enrolment Period".*

Please note: If you need to cancel your dental appointment, **48 hours notice** is expected. If you do not give **48 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 Health 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.

Co-ordination of Managed Dental Benefits

If an individual has dual coverage and wishes to co-ordinate the benefits of the Managed Dental Plan with those of a Fee-For-Service Plan, a dentist on the Managed Dental Plan must provide **all** dental treatment. An individual, who has dual coverage and receives dental treatment from a dentist not on the Managed Dental Plan, will be unable to co-ordinate benefits under the Managed Dental Plan.

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 one opportunity to waive benefits under the health and/or dental plan(s) each year. All waiver forms must be completed through the **Students' Association of Red Deer College Student Benefits Plan Office** and must be received by the **applicable deadline** for the **semester period of enrolment**.

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

There will be no exceptions or extensions for students who fail to submit their completed waiver form to the Students' Association of Red

Deer College Student Benefits Plan Office prior to the applicable **deadline**.

Once your waiver has been accepted, this waiver will remain in force as long as you are an eligible student. If comparable coverage used to waive the student plan(s) terminates, you have 30 days from loss of coverage to notify the **Students' Association of Red Deer College 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 **Students' Association of Red Deer College 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 Students' Association of Red Deer College 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 **Students' Association of Red Deer College 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 college 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	80%	\$3,000 per benefit year
Vision	100%	\$60 every 24 months for one eye examination, \$100 every 24 months for eyeglasses or contact lenses.
SUPPLEMENTARY HEALTH CARE		
Physiotherapist (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Registered Massage Therapist (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Speech Language Pathologist (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Psychologist or Social Worker (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Chiropractor (including one x-ray examination per benefit year)	80%	\$20 per visit to \$300 per benefit year
Osteopath (including one x-ray examination per benefit year)	80%	\$20 per visit to \$300 per benefit year
Naturopath	80%	\$20 per visit to \$300 per benefit year
Podiatrist or Chiropracist (including one x-ray examination per benefit year)	80%	\$20 per visit to \$300 per benefit year
Dental Accident	80%	Of eligible expenses and reasonable and customary charges. Services must be performed within 12 months of the accident. Limited to \$1,000 per accident.
Ambulance	80%	Limited to \$250 per occurrence
Custom-Made Orthopaedic Shoes <small>(pre-authorization & physician's prescription required)</small>	80%	\$150 per foot, per benefit year, provided they are not solely for athletic use.
Trusses, Crutches, Splints and Braces <small>(pre-authorization & physician's prescription required)</small>	80%	Braces not solely for athletic use
Artificial Limbs and Prosthetics <small>(pre-authorization & physician's prescription required)</small>	80%	Reasonable and customary charges
Blood Glucose Monitors	80%	Limit of \$150 for eligible expenses incurred during a 5 year period
Medical Equipment (wheelchair, hospital-type bed; pre-authorization & physician's prescription required)	80%	Reasonable and customary charges. Wheel chair 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 Emergency and Travel Assistance	100%	\$1,000,000 in a lifetime
Accidental Death & Dismemberment		\$5,000 (student coverage only)

Managed Dental Plan Schedule of Benefits

BENEFIT	REIMBURSEMENT	MAXIMUM BENEFIT
* AT SPECIFIC DENTAL CENTRES *		
ANNUAL MAXIMUM		\$750 per benefit year
Diagnostic & Preventive (annual exam)	100%	Includes polishing, 1st unit of scaling 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, relining, rebasing and tissue conditioning)	80%	
Oral Surgery (extractions)	50%	Limited to 2 wisdom teeth per benefit year
Endodontic (root canal)	50%	
Periodontic	50%	Up to 6 additional units of scaling/root planing per benefit year
Major Restorative (crown, bridges and dentures)	15%	Limited to once every 5 benefit years

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 **Students' Association of Red Deer College Student Benefits Plan Office** on any matter in which you require personal attention.

100 College Blvd., Room 2010A

Red Deer, Alberta T4N 5H5

Phone: (403) 356-4982 • Fax: (403) 342-2834

Email: sardcplan@gallivan.ca

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

The following is a partial list of services that are available from the **Students' Association of Red Deer College Student Benefits Plan Office**:

- pick up your SARDC 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?

Health Plan

The Great-West Life Assurance Company

Policy Number 330757

Group Claims Department

P.O. Box 4408, Regina, Saskatchewan S4P 3W7

1-866-289-5675 • www.greatwestlife.com

Managed Dental Plan

Please visit the Managed Dental Centre. Claims are submitted through the Managed Dental Centre.

Emergency Dental

If an emergency exam is required by a covered person, who at the time of incident and exam is more than eighty (80) kilometers away from Red Deer, payment will be limited to that of an emergency exam and single periapical x-ray. The maximum amount payable will be \$75 per covered person.



The Integrated Care Solution

Students' Association of Red Deer College is a member of Gallivan & Associates Student Networks

www.gallivan.ca



**Students' Association
of Red Deer College
Benefits Plan**