

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 Conestoga Students Inc. (CSI) 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 Conestoga Students Inc. 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 Conestoga Students Inc.,
- 2) you are in an applicable program,
- 3) you are a full-time fee paying student,
- 4) you are residing in Canada and/or have landed immigrant status, and
- 5) you are under the age of 71.

If you are unsure about whether or not you qualify, you can refer to your academic calendar or check at the **CSI Health & Wellness 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. For eligible students starting in the winter semester, coverage begins either January 1st or February 1st and ends August 31st. For eligible students starting in the summer semester, coverage begins May 1st and ends August 31st.

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

Your **Conestoga Care Card** can be downloaded from www.gallivan.ca/studentnetworks/members/conestoga or picked up at the **CSI Health & Wellness 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 the **CSI Health & Wellness 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 CSI Health & Wellness Office for information on your "Enrolment Period".*

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 dental coverage you may apply to waive benefits. Each student is given one opportunity to waive benefits under the health and dental plans each year. All waiver forms must be completed on-line and must be received by **2:00 pm on the last Friday of the month your program starts**.

Please follow the complete procedure of the 1 Time On-line Opt Out prior to the applicable deadline. Please visit www.gallivan.ca/studentnetworks/members/conestoga and follow the procedures on the left side menu bar.

Approval of the on-line waiver will result in the plan fee being refunded.

There will be no exceptions or extensions for students who fail to submit their completed waiver on-line 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 plans terminates, you have 30 days from loss of coverage to notify the **CSI Health & Wellness Office** in order to be covered under the health and dental plans. 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 **CSI Health & Wellness Office** in order for your family to be covered under the health and dental plans. It is your responsibility to apply for benefits and provide payment of the family coverage fee prior to the 30-day deadline.

The only method of waiving the student benefits is the 1 Time On-line Opt Out.

Can I add my family to the plans?

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 **CSI Health & Wellness Office** and paying the family coverage fee. All family add-on forms and applicable fees must be received by **2:00 pm on the last Friday of the month your program starts**. Your family can only be covered while you are a student on the plans.

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
Prescription Drugs Based on the Ontario Formulary with a generic rider	70%	\$2000 per benefit year (\$8.00 dispensing fee maximum)
Vision	100%	One eye exam every 24 months. Reasonable & customary charges. Combined maximum of \$80 every 24 months for eye glasses or contact lenses.
SUPPLEMENTARY HEALTH CARE		
Physiotherapist (physician's referral required)	80%	\$500 per benefit year
Chiropractor or Naturopath	80%	\$500 per benefit year
Clinical Psychologist or Speech Therapist (physician's referral required)	80%	\$300 per benefit year
Registered Massage Therapist (physician's referral required)	80%	\$300 per benefit year
Orthopaedic Supplies (physicians, podiatrist or chiroprapist referral required)	80%	\$200 per benefit year
Breast Prosthesis	80%	\$200 per benefit year
Artificial Limbs	80%	
Artificial Eyes	80%	
Ambulance	80%	

Dental Plan Schedule of Benefits

BENEFIT	REIMBURSEMENT	MAXIMUM BENEFIT
ANNUAL MAXIMUM		\$500 per benefit year
Diagnostic & Preventive (exam, diagnosis, x-rays, polishing & scaling)	100%	Limited to once per benefit year. Scaling up to 4 units & 1 unit of polishing.
Minor Restorative (fillings and child space maintainers)	75%	
Extractions	75%	Limited to 2 wisdom teeth per benefit year
Endodontic (root canals)	10%	
Periodontal and Other Oral Surgery	10%	Excluding additional scaling
Major Restorative (crowns, bridges & dentures)	10%	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 \$300.

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 CSI Health & Wellness Office on any matter in which you require personal attention.

Room 2A100, Doon Campus
299 Doon Valley Drive
Kitchener, ON N2G 4M4

Phone: (519) 748-5131 Ext. 30 • Fax: (519) 896-1644

Email: conestoga@gallivan.ca

Website:

www.gallivan.ca/studentnetworks/members/conestoga

The following is a partial list of services that are available from the CSI Health & Wellness Office:

- pick up your Conestoga Care Card
- pick up forms
- purchase coverage for your spouse and/or dependant(s)
- inquiries

Where do I send my claims?

Health Plan - Manulife Financial
Policy Number 38126

Group Health Claims
PO Box 1653
Waterloo, Ontario N2J 4W1

Dental Plan - Manulife Financial
Policy Number 38126

Group Dental Claims
PO Box 1654
Waterloo, Ontario N2J 4W2

1-800-268-6195
www.manulife.ca/groupbenefits



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