

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 Nova Scotia Community 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 Nova Scotia MSI coverage?

No. The NSCC 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 full-time student or you are enrolled full-time in the Nova Scotia High School Graduation Diploma for Adults (known as Adult Learning Program - taking 3 or more units),
- 2) you are a Canadian citizen or an international student who is in receipt of Nova Scotia MSI benefits, and
- 3) 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 **NSCC Student Benefits Plan Office**.

How do I pay the fee?

The fees for the health and dental plans will be charged to your student account automatically by NSCC unless you have submitted an opt out waiver prior to the deadline.

When does my coverage begin and end?

Eligible students will receive 12 months of coverage starting with the first day of the month your program begins.

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

Your **NSCC Care Card** can be downloaded from www.gallivan.ca/studentnetworks/members/nscc or picked up at your **NSCC 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 **NSCC 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 NSCC Student Benefits Plan 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/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 **NSCC Student Benefits Plan Office** and must be received **no later than 30 days after the start date of your program**. Please note that Nova Scotia Family Pharmacare cannot be used as an alternate plan to opt out of the NSCC plan.

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

ALP Students: Please contact the Student Benefits Plan Office for the specified deadline.

There will be no exceptions or extensions for students who fail to submit their completed waiver form to the NSCC 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 **NSCC 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 **NSCC 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. Confirmation of loss of family coverage is required.

Only the NSCC 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 **NSCC Student Benefits Plan Office** and paying the family coverage fee. All family add-on forms and applicable fees must be received **no later than 30 days after the start date of your program**. Your family can only be covered while you are a student on the plan(s).

ALP Students: Please contact the Student Benefits Plan Office for the specified deadline.

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	MAXIMUM BENEFIT
Prescription Drug - Based on the National Formulary with a generic rider	Reimbursed at 70% to a maximum of \$3,000 per benefit year.
SUPPLEMENTARY HEALTH CARE	
Registered Massage Therapist Physiotherapist Psychologist or Social Worker Speech Language Pathologist <small>(physician's prescription required for each of the above services)</small>	Each of the listed services are reimbursed at 80% to a maximum of \$20 per visit. Each service has an overall plan maximum of \$300 per benefit year.
Chiropractor (including one x-ray exam per benefit year) Osteopath (including one x-ray exam per benefit year) Naturopath	Each of the listed services are reimbursed at 80% to a maximum of \$20 per visit. Each service has an overall plan maximum of \$300 per benefit year.
Dental Accident <small>(services must be performed within 12 months of accident; pre-authorization required)</small>	Reimbursed at 80% to a maximum of \$1,000 per accident.
Ambulance	Reimbursed at 80% to a maximum of \$250 per occurrence.
Custom-Fitted Orthopaedic Shoes <small>(provided they are not solely for athletic use; prescription & pre-authorization required)</small>	Reimbursed at 80% to a maximum of \$150 per benefit year.
Trusses, Crutches, Splints & Braces <small>(braces not solely for athletic use; prescription & pre-authorization required)</small>	Reimbursed at 80%.
Artificial Limbs & Prosthetics <small>(prescription & pre-authorization required)</small>	Reimbursed at 80%.
Medical Equipment <small>(wheelchairs, hospital-type beds & traction kits; prescription & pre-authorization required)</small>	Reimbursed at 80%. Wheelchair repairs limited to lifetime maximum of \$250.
Tutorial <small>(after 15 days of confinement due to injury or illness)</small>	Reimbursed at 80% to a maximum of \$15 per hour. There is an overall plan maximum of 2,000 per benefit year.

Dental Plan Schedule of Benefits

BENEFIT	REIMBURSEMENT	MAXIMUM BENEFIT
ANNUAL MAXIMUM		\$750 per benefit year
Diagnostic & Preventive <small>(exam, diagnosis, x-rays, polishing, scaling)</small>	70%	Limited to once per benefit year. Scaling up to 2 units
Minor Restorative <small>(fillings, child space maintainers, denture repairs, relining, and rebasing)</small>	60%	
Extractions (including wisdom teeth)	50%	Limited to 2 wisdom teeth per patient per benefit year
Endodontic (root canals)	20%	
Periodontal and Other Oral Surgery	20%	Excluding additional scaling



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.

NOTE: Reasonable & customary charges apply as determined by the insurance carrier. 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 NSCC Student Benefits Plan Office on any matter in which you require personal attention. The mailing address is:

Institute of Technology Campus
Room S 106, 5685 Leeds Street
Halifax, Nova Scotia B3J 2X1
Phone: (902) 491-1624
Toll-free within Nova Scotia: 1-866-491-1624
Fax: (902) 491-4837
Email: studentbenefits@nsc.ca
Website: www.gallivan.ca/studentnetworks/members/nsc

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

- pick up your NSCC 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 157921
London Benefit Payments
255 Dufferin Avenue
London, ON N6A 4K1
1-800-957-9777
www.greatwestlife.com



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