

Important information about the
ASU HEALTH AND DENTAL PLANS



Acadia Students' Union

Effective every September 1st, students will automatically be enrolled in the Acadia Students' Union (ASU) Health and Dental Plans.

Why?



Students voted in a referendum supporting the implementation of a health and dental care that would supplement, but not replace, the provincial health care plan. The ASU felt that implementation of such coverage would provide affordable insurance for students on fixed incomes. This fee is **automatically** added to your student account each year you attend Acadia.

Who is eligible?

All full-time Canadian and all International students are eligible. In order to be eligible for the Canadian health plan, you must have provincial health care in place. **It is the responsibility of the student to ensure their provincial coverage is in place.**

How much does it cost?

Canadian Health Plan Rates

Single student	12 months	\$231.00
Family**	12 months	\$535.00

International Health Plan Rates

Single student	12 months	\$744.00
Family**	12 months	\$1,424.00

Dental Plan Rates

Single student		\$155.00
Family**		\$328.00

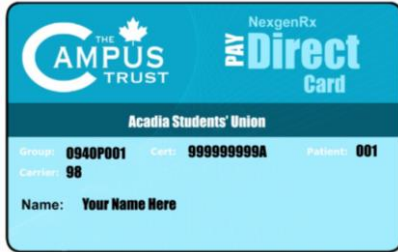
PLEASE NOTE: Insurance premiums are subject to change.



** For family coverage, you must visit the Health Plan office before the last business day of September each year with the names and birth dates of the dependent(s) you wish to have covered by your plan. Alternatively, you can register dependents by visiting www.studentbenefits.ca.

How do I use the plan?

A printable benefits card for eligible members is accessible from the www.studentbenefits.ca website. This card, when presented at the pharmacy, will cover **80%** of most prescription drugs (for Canadian students).



For International students, the coverage features a **\$2.00** deductible for most prescription drugs.

This is your pharmacy card.
Completing a Claim Form processes all other claims.

What if I already have an extended health care plan?

Informing Student Accounts of your coverage **WILL NOT** opt you out of the plan.

Students who have comparable health insurance may opt out of the ASU Health Plan by showing proof of alternative coverage which includes the policy number and carrier name (i.e. the actual insurance card, digital photo of the card, or letter from the insurance company)



The student can opt out online at
www.studentbenefits.ca

or

by visiting the ASU Health Plan Administrator In Room
610 of the SUB to present alternate insurance

IMPORTANT: The student must complete the opt out process in order to avoid a situation where the Acadia Students' Union policies (held in the students' name) are cancelled by a third party (i.e. parent, guardian) without the knowledge of the student.

Additionally, it ensures that the information is available to the student in the event they need to seek medical attention.

This process must be completed no later than September 30th, 2016 in order to have the Health and/or Dental Plan fees removed from your account.

Basic Overview of Canadian Plan Benefits

(Complete policy details available at www.studentbenefits.ca)

Drugs	80% (Up to \$3,000 per year, Limited to \$300 for Contraceptives)
Naturopath, Masseur*, Physiotherapist*, Speech Therapist*, Psychologist*, Chiropractor, Podiatrist/Chiropodist	\$30 per visit, Max \$300 per year
Hearing Care	\$400/5 years
Foot Care* (<i>Orthopedic Shoes, Arch Supports, Molds or Orthotic Devices</i>)	50% (Up to \$250 Combined)
Tutorial Expenses	\$15/hour to \$1,000/disability (Applies to member only)
Accidental Dental	\$1,000 per year
Ambulance	100%
X-Ray Expenses	\$25/year per practitioner
Eye Exam	1 basic eye exam every 24 months
Vision Care	\$175 in any 2 year period
Durable Medical Equipment & Supplies	Up to \$3,000 per student year
Accidental Death & Dismemberment	Accidental Death \$6,000 Accidental Dismemberment \$18,000

*Referrals required

Basic Overview of International Plan Benefits

(Complete policy details available at www.studentbenefits.ca)

Drugs	UP to \$3,000 per year - \$2 Deductible
Physiotherapist	\$300 per year
Out of Province- Emergency Care	Ward Only
Out-of-Canada	Average Ward Rate
Hospital (In-Province)	Ward Rate
Out-of-Hospital Nursing	100%
Orthopedic Shoes	50% up to \$250
Physician Fees & Services (Clinic or Office Visit)	100%
Specialist Services (Referral Required)	100%
Accidental Dental	Up to \$1,000 per accident
Ambulance	100%
X-Ray Expenses	100%
Basic Eye Exam	One eye exam every 24 months
Vision Care	Up to \$150, every 24 months
Durable Medical Equipment & Supplies (Must be preapproved by SunLife)	100%
Repairs and/or Adjustments to Prosthetics	Up to \$300 per student year

Basic Overview of Dental Benefits

(Complete policy details available at www.studentbenefits.ca)

Benefit Maximum	\$600 per student year
Deductible	Nil
Diagnostic & Preventive	100% 2 units of Scaling at 100%, 6 units at 80%
Restorative	80%
Endodontic & Periodontic	10%
Oral Surgery	Minor 50% Major 10% (Wisdom Teeth Extraction covered at 50%)
Anaesthesia	80%
Payments will be based on the Nova Scotia Dental Association Suggested Fee Guide for Dental Services provided by General Practitioners in effect at the time of treatment.	

**If you have opted out of the ASU Dental Plan, you will not have access to dental benefits.*

Why is there a Canadian Plan and an International Plan?

Canadian students are automatically assigned to the Canadian Health Plan based on the assumption that they have a provincial health card. A provincial plan provides coverage for basic health services. The ASU health plan provides extended benefits such as vision care, prescriptions, ambulance benefits, etc.

However, it is possible that a Canadian citizen who is currently living outside of Canada does not have a provincial health card. Therefore, even though the student is Canadian, he/she should arrange to get a Nova Scotia Health Care Card (MSI) as soon as possible in order to have adequate coverage for doctor's visits, x-rays, blood tests, etc. This avoids the need to pay "out of pocket" at the doctor's office. This applies only for students who are registered as Canadian students but do not live in Canada (Non Resident Canadians).

It is the responsibility of the student to ensure their provincial coverage is in place.



International students pay a higher health insurance fee because their coverage is not supplemented by a provincial health plan. If at any point during their period of study they qualify for a provincial health card, they can contact the Health Plan Administrator and ask to be switched to the Canadian plan. Their health insurance fees will be adjusted to the lower Canadian monthly fee for any subsequent months.

To determine if you qualify for provincial health insurance contact:
Medical Services Insurance (MSI) at 1-800-563-8880.

For more information contact:

Cindy MacDonald
Health Plan Administrator
Room 610, Students' Union Building

Phone: (902) 585-2167
E-mail: asuhealthplan@acadiau.ca



Visit www.studentbenefits.ca to:

- ✓ Access Policy Information
- ✓ Opt Out Online
- ✓ Print Your Benefits Card
- ✓ Add Dependents
- ✓ Register for Direct Deposit
- ✓ Submit Claims
- ✓ Search Prescription Eligibility