

# STUDENT EXTENDED HEALTH, DENTAL & ACCIDENT INSURANCE PROGRAM



For **FULL & PART TIME UNDERGRADUATES** Provided by **WILFRID LAURIER UNIVERSITY STUDENTS' UNION**

September 1, 2009 – August 31, 2010 This document is only a brief outline of your coverage

Group 490002

## SUMMARY OF BENEFITS

### PRESCRIPTION DRUGS (80% Co-insurance)

Drugs which legally require a prescription and are identified as eligible under the plan. (Managed Drug Formulary)

Allergy serum, smoking cessation (98 patches/year, \$500/lifetime limit) and diabetic supplies (needles, syringes, insulin and test strips) are also eligible benefits. Certain travel immunizations may be eligible for reimbursement. Please visit the website for a list of Travel Immunizations.

**NOTE:** Contraceptives are **not** a covered benefit on the plan, however, birth control pills and condoms are available at Health services on a cost recovery basis. For further information, visit Health Services or click on the Health Services link located at [www.wlu.ca](http://www.wlu.ca)  
Erectile Dysfunction drugs are **not** covered.

### EXTENDED HEALTH BENEFITS (80% CO-INSURANCE)

The following practitioner benefits will be provided based on a \$500.00/yr. maximum, per practitioner:

Physiotherapist	Chiropractor	Chiropodist	Naturopath	Acupuncturist
Psychologist	Speech Therapist	Podiatrist	Osteopath	

Registered Massage Therapist\* (\$30 max. per visit) \* Physician's written prescription must accompany first claim submission for services of massage therapist.

- Orthotic appliances, prescribed by a medical doctor, an orthopaedic surgeon or podiatrist (\$200.00/yr. maximum)
- Hearing aids (\$500.00/5 yrs. maximum)
- Medical equipment and supplies, (eg. crutches, braces) with a physician's prescription (\$500.00/yr.)
- Ambulance to the nearest treating hospital

### VISION CARE (100% CO-INSURANCE)

Vision care which includes frames, lenses, contact lenses and eye examinations will be covered to a total combined maximum of \$80.00 per policy year.

**Prescription Drugs and Extended Health Care combined at \$5,000.00/policy year per insured**

### ACCIDENTAL DEATH AND DISMEMBERMENT

Payment of a stipulated sum for loss of life or limb through accidental means. For example, the maximum benefit payable for Accidental Death is \$2,000.00.

### ACCIDENTAL DENTAL EXPENSE

Services of a dentist to repair or replace whole or sound teeth due to an accidental blow to the mouth while the individual was insured under this benefit, but not by an object wittingly or unwittingly placed in the mouth. Treatment must take place within 30 days from the date of the accident. Benefits will be paid for reasonable treatment of expenses incurred within 156 weeks of the date of the accident but in no event beyond a maximum of \$1,000.00 with respect to any one accident. Capped or crowned teeth will be considered whole or sound teeth. Biting or chewing accidents are not covered under this benefit.

### ACCIDENT AMBULANCE EXPENSE

When injury due to an accident requires immediate medical attention, the Insurer will pay the reasonable and customary charges for licensed ambulance services. The maximum benefit for air ambulance is \$250.00/ accident.

### ACCIDENTAL MEDICAL EXPENSE

Should the insured student or dependent suffer accidental bodily injury within Canada while this insurance is in force, he/she will be reimbursed by the Insurer for the following expenses, provided treatment takes place within 30 days from the date of the accident and the expenses are incurred within 156 weeks of the accident: crutches, braces, prosthetic appliances, rental of wheelchair or hospital-type bed, x-rays, treatment administered by a legally qualified physiotherapist, podiatrist, or speech therapist, services of a registered nurse, semi-private hospital accommodation. (Payment for hospital room is limited to the difference between public ward and semi-private accommodations). These expenses are limited to a maximum of \$10,000.00.

### ACCIDENT TUTORIAL EXPENSE

If an accident causes the insured student to be disabled and confined to home or hospital and confinement continues for 15 consecutive school days, the Insurer will pay from the first day the actual expense incurred for the private tutorial services of a qualified teacher up to \$10.00 an hour, limited to a maximum of \$300.00.

### REPATRIATION EXPENSE

If the insured student or dependent suffers an accidental loss of life outside Canada while the policy is in effect, the Insurer will pay the expense of homeward carriage of the body of the Insured for burial, subject to a maximum payment of \$1,000.00.

### EMERGENCY OUT-OF-PROVINCE / CANADA HOSPITAL, SURGICAL & MEDICAL EXPENSE BENEFIT

This benefit will provide reimbursement for Out-of-Province/Canada hospital, surgical and medical expenses to a maximum of \$2,000,000.00 as follows:

Hospital services in a public or general hospital and Medical-Surgical expenses for services of a legally qualified physician or surgeon rendered outside of Province/Canada when the fees for such services are in excess of the amounts allowed by the Provincial Government Health Plan in the province of which the patient is a resident.

Limitations: Only hospital, surgical or medical services resulting from a medical emergency while the coverage is in force will be considered.

Eligible benefits are limited to a maximum of 60 days per trip, commencing with the date of departure from your province of residence.

### TRAVEL ASSIST

While travelling outside Canada/Province of residence, Travel Assist (a world-wide medical assistance service) will be available when a medical emergency or other personal emergency occurs. Travel Assist services are available 24 hrs./day to enhance your Out-of-Province/Canada hospital and medical benefits.

Travel Assist pamphlets are available in a printable version at: <http://wluu.studentwise.ca>

## SUMMARY OF BENEFITS, cont'd

### DENTAL BENEFITS

Current fee guide, annual combined maximum of \$750.00/year/insured

#### Examinations (80%)

- Complete oral examination (once every 5 yrs.)
- Limited/recall examination (once every 12 months)
- Specific oral examinations (once every 12 months)
- Emergency oral examination (once every 12 months)

#### Radiographs (80%)

- Complete series (once every 5 yrs.)
- Periapical
- Bitewing (once every 12 months)
- Panoramic (once every 5 yrs.)

#### Preventative Services (80%)

- Dental polishing (1-15 minute unit every 12 months)
- Scaling (2 - 15 minute units every 12 months)
- Fluoride Treatment (once every 12 months)
- Space Maintainers (for children under 12 years of age)

#### Minor Restorative (70%)

- Fillings
- Caries/trauma control
- Retentive pins
- Pre-fabricated restorations

#### Periodontic (30%)

- Scaling in excess of two units in a twelve month period (max. of 8 units per year)
- Root planing
- Surgery to treat the soft tissues (gums) & bone supporting the teeth

#### Endodontic (30%)

- Pulpectomy
- Root canal therapy
- Apicectomy / apeal curettage
- Retrofilling

#### Extractions (50%)

- Removal of erupted teeth
- Removal of impacted teeth
- Removal of residual roots
- Surgical exposure of teeth

#### Anaesthesia (50%)

- If performed in conjunction with insured surgical services**
- General Anaesthesia
  - Deep Sedation
  - Conscious Sedation

#### Limitations and exclusions to the dental plan:

1. Dental services not shown on the list of eligible expenses.
2. Expenses incurred for procedures or supplies used in Temporomandibular Joint Dysfunction (TMJ) and treatment rendered for full mouth reconstruction for vertical dimension correction including attrition, or for prosthetic splinting.
3. Dental services covered by any government agency.
4. Dental services as a result of intentionally self-inflicted injuries (while sane or insane) or as the result of committing or attempting to commit a criminal offense.
5. Dental treatment for cosmetic purposes.
6. Charges for missed appointments, completion of claim forms, and advice by telephone.
7. Dental treatment required as a result of war (declared or not), military services, or participation in a riot, insurrection or civil commotion.
8. Expenses incurred for preformed steel or polycarbonate crowns.
9. Any dental treatment which is not yet approved by the Canadian Dental Association, or that which is experimental in nature.
10. Expenses incurred for nutritional counselling, oral hygiene instruction, and dental plaque control programs.
11. Expenses incurred for the replacement of appliances that are lost, mislaid, or stolen.
12. Dental supplies intended for sport use, such as mouth guards.
13. Dental services required due to congenital malformation.

**Pre-Authorization:** It is strongly recommended to obtain a pre-authorization with regards to extensive dental procedures performed. This is to prevent unexpected costs.

*Health and Dental Plan administered by **RWAM INSURANCE ADMINISTRATORS INC.** Health and Dental Plan provided by **WLUSU***

*Accident Coverage underwritten by **CO-OPERATORS LIFE INSURANCE COMPANY** Policy G6333*

*Travel Assist serviced and administered by **MONDIAL ASSISTANCE***

*Plan arranged by **CAMPBELL & COMPANY INSURANCE CONSULTANTS LTD***

## COMMON QUESTIONS

### Who is eligible for coverage?

As a full-time or part time undergraduate student registered in the \*Fall Term, you are automatically covered under this Plan provided that you are covered by your provincial health plan or have an OHIP equivalent plan. \*Includes Co-op students on work term and students studying abroad.

### When do I get billed for the Health Plan?

The Health Plan fee is a one-time per year fee. The fee assessed will be reflected on your fall term invoice.

### When does coverage begin and expire?

As an eligible student, your coverage commences September 1, 2009 and will continue until August 31, 2010.

### If I am not registered in the Fall Term, but I am registered in the winter term, can I still benefit from this plan?

Provided that your winter term tuition and incidental fees have been assessed and paid for, you may be eligible for benefits for an 8 month period, commencing January 1, 2010. An application for health and/or dental coverage (2nd term enrolment) must be submitted along with payment by January 31st, 2010.

Students who opt-out in term 1 are not able to apply for term 2 coverage, as per the opt-out provisions. Certain restrictions and limitations will apply.

### Is Dependent coverage available?

Yes, however, you must pay an additional annual fee.

You can enrol your spouse/common-law and/or dependent children by completing an Application for Family Coverage form and submitting it along with your payment (payable to WLU) prior to the deadline date of September 25, 2009. The additional fee is indicated on the Application for Family Coverage.

## COMMON QUESTIONS, cont'd

### How much coverage do I have?

There is an overall maximum of \$5,000.00 per Insured person for all practitioner and drug related claims. There are several practitioners that have annual maximums so please refer to an appropriate benefit outline for specific details.

The Emergency Travel Coverage has an overall maximum of \$2,000,000.00.

Accident Coverage – Maximum reimbursement of \$10,000 for eligible medical, \$250.00 for air ambulance and \$1,000.00 for dental expenses incurred resulting from one accident.

Accidental claims will be paid on a reimbursement basis and are to be sent through the Health and Dental Plan Co-ordinator located at the WLUSU office.

What is an accident? "Accident" means an occurrence due to external, violent, sudden, fortuitous causes beyond the insured student's or dependent's control, which must occur while the student or dependent is insured under this policy.

### How do I remit a claim?

**For prescription drug claims**, you simply present your Drug ID card to a pharmacist. You will be responsible for 20% of the cost of the prescription. The pharmacist will deal directly with Green Shield Canada for the remaining 80%. Should the pharmacist encounter any problems when submitting a claim, ask the pharmacist to call Green Shield directly at 1-888-711-1119, identifying you as a WLU student and requesting confirmation.

**Note:** Claims for the following services must be processed manually; travel immunizations, allergy serum, smoking cessation and diabetic supplies. Simply follow the claim procedure outlined below under Extended Health Claim receipts.

### How do I receive my drug card?

The pay-direct drug card is available in a printable format at <http://wluu.studentwise.ca>. You must indicate your 9 digit student ID number in the space provided between the letters WLU and the numbers -00. It is imperative that the pharmacist key this sequence exactly as is indicated on the front of the card. For your convenience your dental plan information and travel emergency numbers are indicated on the REVERSE of the pay direct drug card.

OR You can request that a pay-direct drug card be mailed to you. Email your request to: [undergradhdp@wlu.ca](mailto:undergradhdp@wlu.ca). Your request must include your student ID number and mailing address.

**All other Extended Health claim receipts** (including vision claims) must be mailed to RWAM Insurance Administrators Inc. with a completed Claim for Health Benefits form. RWAM's mailing address is indicated on the claim form. Forms are available at: <http://wluu.studentwise.ca>

Please ensure that your student ID number, date of birth, and a mailing address are shown on the claim form. Claims may also be dropped off at the Health Plan Coordinator's office.

**To make an Electronic Dental Claim** – Most dental offices can submit your claim to RWAM Insurance Administrators Inc. electronically, however you must at the time of your visit, provide the dental office with the following information:

Name of Insuring Agency: RWAM Insurance Administrators Inc.

Group #490002

Certificate Number (student 9 digit ID number)

**Manual Dental claim** – Obtain a completed Standard Dental Claim Form from your dentist's office. The plan member must complete Part 2 and sign where indicated on the Dental Claim Form. Please ensure that the form is completed and signed before mailing to:

RWAM Insurance Administrators Inc., 49 Industrial Drive, Elmira, Ontario N3B 3B1

Claims may also be dropped off at the Health Plan Coordinator's office on the 3<sup>rd</sup> Floor of the Fred Nichols Campus Centre.

All claims must be submitted within 90 days of the end of the policy year. In NO case will claims be considered if submitted more than 12 months from the date the claim was incurred.

### What is the Managed Drug Formulary?

In order to keep the price of the Student Health Plan affordable, your Student Union has implemented the Student Managed Drug Formulary. The plan utilizes the Ontario Managed Drug formulary (with several additions and deletions). A drug formulary is a list of eligible drugs that will be covered by the plan based on the following:

1. There is often a substantial difference in price for the same (chemically identical) drug depending on whether it is produced by the brand name pharmaceutical company, which developed the drug or by a generic manufacturer, and,
2. Within a therapeutic class (category) of drugs, there may be a number of different drugs which treat a particular medical situation. Therapeutic cross-selection serves the same function for a given medical situation at a lower cost.

### What if the only Medication that works is not covered?

In the event that the therapeutic alternatives, which are eligible under the Student Managed Drug Formulary, prove to be ineffective for treating a particular situation, it is possible to have a special case approval for a particular medication. For eligibility consideration, an exception request form must be submitted. You will be notified in writing of your application result or status. Contact the Health and Dental Plan Co-ordinator's Office for more information.



**Specific details of the plan are available from the Health & Dental Plan Co-ordinator:**

75 University Avenue West, Fred Nichols Campus Centre, 3<sup>rd</sup> floor,  
Waterloo, Ontario N2L 3C5 (519) 884-0710 ext. 3557  
<http://wluu.studentwise.ca> [undergradhdp@wlu.ca](mailto:undergradhdp@wlu.ca)

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