



SUMMARY OF EHC BENEFITS



Brock University Students' Union

Please refer to your brochure for complete details

Prescription Drugs 90% Co-insurance, \$8.00 Dispensing fee cap

Drugs which legally require a prescription and are identified as eligible under the plan. Your plan has been designed with a Student Managed Drug Formulary which is a list of eligible drugs that will be covered by your plan.

Note: Oral contraceptives are covered.

Extended Health Benefit 80% Co-insurance

The following benefits will be provided based on a \$200.00/yr. and \$20/visit maximum:

Physiotherapist	Chiropractor	Psychologist	Naturopath
Osteopath	Podiatrist	Chiroprapist	Acupuncturist
Speech Therapist			

Registered Massage Therapist*Physician's written prescription must accompany first claim submission.

The following benefits* will also be provided with a physician's written prescription:

*Orthotic appliances (\$200.00/yr.)	*Surgical stockings (2 pair/yr.)
Hearing aids (\$300.00/5 yrs.)	*Medical equipment and supplies (\$500.00/yr.)
Ambulance to the nearest treating hospital	*Orthopedic shoes (1 pair/yr.)

Vision Care 50% Co-insurance

Vision care which includes frames, lenses, contact lenses and eye examinations will be covered to a total maximum of \$100.00 per policy year.

Emergency Out-of-Province/Canada - Hospital, Surgical and Medical Expense Benefit

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

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 hours a day to enhance your Out-of-Province/Canada hospital and medical benefits.

Travel Assist pamphlets can be picked up at the Health & Dental Plan office.

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 the reasonable treatment of expenses incurred within 156 weeks of the date of the accident, with a maximum of \$1,500.00 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 Death & 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 \$5,000. 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 benefit of \$1,000.00.

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/hr., limited to a maximum benefit of \$300.00.

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 that the expenses are incurred within 156 weeks of the date 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.

