



Student Health and Dental Plan Camosun College Student Society

| Benefit | Maximum |
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| Prescription Drug | Reimbursed at 80%, to a maximum of \$3,000 per benefit year. (based on the BC Provincial Formulary with a generic rider) |
| Vision | Reimbursed at 100%, combined maximum of \$100 for one eye exam, glasses or contact lenses every 24 months. |

Supplementary Health Care

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| Paramedical Practitioners: *Physician's prescription required | <p>Reimbursed at 80%:</p> <ul style="list-style-type: none"> • \$28/visit, to an overall plan maximum of \$335 per benefit year for: Physiotherapist*, Registered Massage Therapist*, Certified Athletic Therapist*, Chiropractor, Osteopath, Podiatrist or Chiropodist, Acupuncture, Naturopath • Overall plan maximum of \$330 per benefit year for: Speech Language Pathologist* • \$35/visit, to an overall plan maximum of \$330 per benefit year for: Psychologist*, Social Worker* or Registered Clinical Counselor* |
| Dental Accident* *Pre-authorization required. | <p>Reimbursed at 80%, to a maximum of \$1,000 per accident.</p> <p>*Services must be performed within 12 months of accident. If treatment is scheduled to occur more than 90 days after the impact, a treatment plan must be submitted before the end of the 90-day period.</p> |
| Ambulance | Reimbursed at 80%, to a maximum of \$250 per occurrence. |
| Medical Equipment & Supplies Prescription & pre-authorization may be required. Not solely for athletic use. | <p>Reimbursed at 80%. Including but not limited to: crutches, wheelchair, hospital-type bed, prosthetics, rigid and semi-rigid braces. Custom-made orthopedic shoes or orthotics limited to \$150 per foot, per benefit year. Blood Glucose Monitors to a maximum of \$150 during a 5 year period.</p> |
| Emergency Travel Assistance | Reimbursed at 100%, to a maximum of \$5,000,000 in a lifetime. |
| Other Insurances | Tutorial, Accidental Death & Dismemberment. |

Dental Care

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| Annual Maximum | \$750 per benefit year. |
| Diagnostic & Preventative | <p>Camosun Dental Clinic, reimbursed at 100%, including one annual exam, x-rays, polishing, scaling and fluoride once per benefit year.</p> <p>Note: you are encouraged, but not required, to use the Camosun Dental Clinic</p> <p>Alternative Dental Provider, reimbursed at 80%, including one annual exam, polishing and 2 units of scaling once per benefit year.</p> |
| Minor Restorative (Fillings) | Reimbursed at 70%. |
| Extractions | Reimbursed at 50%, limited to 2 wisdom teeth per benefit year. |
| Endodontic & Periodontic | Reimbursed at 50%, 2 additional units of scaling/root planing per benefit year. |

IMPORTANT! Please submit an estimate/pre-authorization prior to specialist services and any dental treatment plan exceeding \$500.

In the event of any discrepancy between the information herein and our contract with the insurer, the terms of the contract will apply. All benefits payable through the Student Plan are based on reasonable and customary charges.

CCSS Member Services Policy Information

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| <p>Lansdowne Campus Room 101B, Fisher Building P: 250.370.3696 E: ccssplan@camosun.bc.ca</p> <p>Interurban Campus Room 111, Campus Centre P: 250.370.3869 E: interurbanplan@camosun.bc.ca</p> | <p>Insurer: Great-West Life Policy No: 330758 Division No: Leave Blank Identification No: Your Student ID Plan Name: Camosun College Student Society Claims Inquiries: 1.800.957.9777</p> |
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Access all your Student Health & Dental Plan details at mystudentplan.ca

How to enrol for coverage: Fees for the student plan are assessed automatically by the institution at registration. You are also enrolled automatically should you meet the eligibility criteria for the plan. If you are unsure about whether or not you are eligible, please visit or contact CCSS Member Services.

New eligible students will be added to the plans during the first 60 days of each semester. Please keep your receipts for eligible expenses incurred during this time period for submission to the insurance carrier upon completion of the enrolment process.

Returning eligible students may continue to access the plans without disruption by using their current myBenefits Card or by submitting claims directly to the insurance carrier.

Accessing coverage: myBenefits Card - Pay-direct claims allow for direct billing of eligible costs between your pharmacy and/or dental office and the insurance company. Pharmacy claims are processed immediately so that students are not out of pocket the full expense at the time of purchase. Dental claims are processed based the individual dental office's billing practices. These claims are accessed with the myBenefits Card. You can download your myBenefits Card from mystudentplan.ca. *A BC Fair Pharmacare and Card application must be completed prior to obtaining your myBenefits Card.*

eClaims: Submit your claims electronically online or via mobile app with Great-West Life GroupNet. More information regarding GroupNet can be found by visiting mystudentplan.ca.

Manual Claims: To submit a manual claim, complete an insurance claim form, attach the original receipts and documents, and mail to the insurer. Remember to keep a copy of all original documents for your records. You can download claim forms from mystudentplan.ca or pick one up from CCSS Member Services.

Great-West Life Assurance Company • Group Claims Department • P.O. Box 4408 • Regina SK S4P 3W7

Already have coverage?

Coordinating multiple plans: If you are an eligible student and have comparable coverage you may wish to coordinate your plans. Benefits under the two plans can be coordinated to increase your coverage up to 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.

Opting Out of coverage: If you are an eligible student and have comparable health and/or dental coverage you may apply to opt-out of the plan(s). Each student is given one opportunity to opt-out of the health and/or dental plan(s) each year. All opt-out forms must be completed online or through CCSS Member Services and must be received by the applicable deadline. You will not be able to opt-out of coverage at any other point during the school year. **NO EXCEPTIONS** will be made if the deadline is missed. It is the student's responsibility to pay the plan fees, should they miss the applicable opt-out deadline.

Approval of your opt-out will result in the plan fee being credited. Once your opt-out has been accepted, it will remain in force as long as you remain an eligible student.

Adding Family Coverage: Each year, you are given one opportunity to purchase family coverage for your spouse and/or dependent(s) by completing an application form through CCSS Member Services and paying the family coverage fee. All family add-on forms and fees must be received by the specified deadline. Your family can only be covered while you are a student on the plan(s). Family Coverage **MUST** be renewed by the Student each benefit plan year. For further details regarding family coverage, visit mystudentplan.ca or stop by CCSS Member Services.

Loss of Comparable Coverage: If comparable coverage used to opt-out of the student plan terminates, or coverage provided to cover eligible dependents terminates, students have 30 days from loss of coverage to notify CCSS Member Services in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required on re-application.
