

Proposed MSA Student Health & Dental Plan



Referendum: November 23 - 26, 2009

Coverage & Costs: Just the Facts

1. Why a student Health & Dental Plan?

A growing number of important health-care services are not covered by provincial health care. For many students, paying for these services can lead to financial hardship, while others cannot afford them at all. To help students pay for the health services they need, an enhanced student health and dental plan is being proposed by your student association. To use the health benefits, you would need to be covered by provincial health-care coverage (such as OHIP) or the equivalent. The Health & Dental Plan would be uniquely designed for you, providing a comprehensive package of health and dental benefits to fill the gaps left by provincial health care and a parent or spouse's plan.

2. What would be covered?

HEALTH BENEFITS September 1, 2010 – August 31, 2011	
Category	Coverage Details
Prescription Drugs	<ul style="list-style-type: none"> - Drugs would be covered at 80%, to a maximum of \$2,000 per policy year - No deductible - Brand name drugs only covered when doctor specifies "no substitution" - Pay-Direct Card included (automatic reimbursement through most pharmacies)
Paramedical Practitioners	<ul style="list-style-type: none"> - Covered 80% for accidents or illnesses, up to \$20 per visit, to a maximum of \$300 per category of practitioner, per policy year <p>Eligible Categories:</p> <ul style="list-style-type: none"> - Physiotherapists, Chiropractors, Naturopaths, Osteopaths, Psychologists/ Social Workers, Speech pathologists, Registered Massage Therapists (requires MD referral) - One x-ray per policy year would be included in the overall maximum for chiropractors and osteopaths - Extra Coverage through Health Practitioners Network
Vision Care	<ul style="list-style-type: none"> - Eye examinations: 100% covered, to a maximum of \$50/2 policy years - Prescription eyeglasses and contact lenses: 100% covered, to a maximum of \$100 per 24 months - Laser eye surgery: 100% covered, to a maximum of \$150 per 24 months - Extra coverage through Vision Network
Medical Services & Equipment	<ul style="list-style-type: none"> - 80% coverage, reasonable and customary maximum for accidents or illnesses for: <ul style="list-style-type: none"> - Ambulance, including air ambulance: to nearest hospital when an emergency requires immediate attention - Durable medical equipment: including wheelchair rental, crutches, braces, prosthesis - Dental accident: 80% of repair/replacement of natural teeth damaged through an external blow to the mouth, up to \$1,000 per accident - Custom made orthopedic shoes (when prescribed), up to \$150 per policy year
Tutorial Benefit	<ul style="list-style-type: none"> - Tutorial benefit: 100% coverage, up to \$15/hour, to a maximum of \$2,000 per policy year for the cost of private tutoring if a student is immobilized by accident or illness for a period greater than 7 days

Category	Coverage Details
Tuition Insurance	<ul style="list-style-type: none"> - 100% coverage of the cost of any non-refundable tuition fees up to \$10,000, and up to \$1,000 for the cost of textbooks purchased for the applicable semester. The disability must be due to an illness or accident, be severe and prolonged, last at least 60 days, and require the student to withdraw from all classes and not attain credits from the academic institution. - Exclusions: disabilities resulting from any drug or narcotic use, except as prescribed by and while under the care of a physician. An intentionally self inflicted sickness or injury, or failure to attend classes for any reason other than sickness or injury.
Accidental Death & Dismemberment	<ul style="list-style-type: none"> - Principal sum: \$5,000 - Up to \$37,500 per accident
Travel Medical	<ul style="list-style-type: none"> - 100% coverage, up to \$5,000,000 per incident - Covers first 120 days per trip, unlimited number of trips - Students on a recognized academic exchange who remain SU members are covered for the entire duration of exchange, internship or co-op term - Covers hospital, physician, and other services for emergency treatment of an injury or illness while travelling outside of the province of residence - Emergency Travel Assistance - Trip cancellation: \$1,500 maximum - Trip interruption: \$5,000 maximum

DENTAL BENEFITS September 1, 2010 – August 31, 2011			
Category	Coverage Details		
	Insured Portion	Network Coverage	Total Coverage
Preventive Services Recall exams, cleanings, etc.	70%	30%*	100%
Preventive Services Extraction of impacted teeth (limited to 2 wisdom teeth per policy year)	50%	20%	70%
Basic Services Fillings	70%	20%	90%
Endodontics, Periodontics and Oral Surgery (e.g. root canal, gum treatment)	20%	20%	40%
Major Restorative Permanent crowns, bridges, etc.	--	20%	20%
Recall Exams	1 per 12 months		
Maximun (per policy year)	\$750 insured plus extra coverage through Dental Network		

* Refer to question 11 for information on how the Network could provide additional coverage.

3. What would this cost?

The total annual fee would be \$154.00 for both Extended Health and Dental benefits, assessed each September with your tuition and ancillary fees, for 12 months of coverage (September 1 – August 31). Although the fee would be automatically included, the opt-out option would allow students to receive a full refund if they were to choose not to continue coverage.

Students would also have the option of enrolling their spouse and/or dependent children (refer to fee chart in question 8 for details).

HEALTH & DENTAL PLAN FEE	
Annual Plan Fees (September 1, 2010 – August 31, 2011)	
Health, Dental, Vision, and Travel Benefits for Mohawk College Students	\$154.00

4. Who would be automatically enrolled?

All full-time Mohawk College students who pay full Activity fees would be automatically covered by the Plan.

5. Who can vote?

Students eligible to vote in the referendum online are:

- All full-time students
- Students on Co-op

If you experience problems voting online at <https://www.mocomo.mohawkcollege.ca>, you can also vote on a paper ballot at Student Life.

6. What if I just don't want to participate? Can I opt out?

If you're already covered by a supplemental health and dental plan (e.g. through your employer, your parent, or your spouse's employee plan, NOT OHIP), you would be able to opt out of the MSA Health & Dental Plan during the first few weeks of the school year and receive a full waiver or refund of the Plan fee.

Alternatively, if you're covered by another private health and dental insurance plan, you would be able to combine coverage from both plans and claim deductibles or co-payments from your other plan. The choice is yours.

The first time you would choose to opt out, you would need to provide proof of other coverage (a copy of a certificate or letter from the plan sponsor (e.g. employer) showing that you're covered for health and dental. This could be submitted electronically as a digital photo, scanned document or PDF, mailed, or dropped off on campus before the deadline. In future years, you would only need to reconfirm your choice of coverage or opt out online, with no further documentation required.

The online opt-out process is a secure web-form that takes an average of 6.7 minutes to complete, including uploading of electronic documentation using a high-speed Internet connection.

Opt outs would be in effect for the duration of the whole policy year (September 1 - August 31).

7. Why would students have to opt out if they don't want coverage? Why couldn't they just sign up for health and dental insurance on an individual basis?

Individual insurance plans have always been available for purchase. These plans suffer from several drawbacks.

- A- They're very expensive - up to 5 times the cost of a student Health & Dental Plan
- B- They discriminate by sex and age
- C- They exclude individuals with pre-existing illnesses (people who need a plan the most)

As a result, individual health and dental plans aren't a real solution. Experience shows that only group insurance programs can meet students' health and dental needs at a reasonable cost. A student health and dental plan is a collective investment to ensure a minimum standard of health care for the student body.

8. Could I enrol my spouse or family?

Yes. The proposed MSA Student Health & Dental Plan would give you the option to enrol your family (spouse and/or dependants) by completing an enrolment process and paying an additional fee, over and above your fee as a student. Common law and same-sex couples would be eligible.

HEALTH & DENTAL PLAN ENROLMENT FEES

Annual Optional Health & Dental Plan Enrolment Fees (in addition to individual student fee) September 1, 2010 – August 31, 2011

Couple: partner/spouse of enrolled student or 1 child (opt in)	\$154.00
Family: spouse and/or unlimited number of dependent children (opt in)	\$231.00

9. When would this take effect?

September 1, 2010.

10. How would I be able to claim benefits?

By using the Plan's Pay-Direct Card, you would only pay 20% of the cost of prescription drugs. The Pay-Direct Card can be used at most pharmacies across Canada. Many health-care providers (dentists, chiropractors, etc.) are able to bill the insurance company directly. For other benefits, you would simply have to save your receipts and submit them with a claim form in order to receive your reimbursement.

11. What are the Networks? How would the Network reduction work?

Dental, Vision, Physiotherapy, Chiropractic, and Massage Therapy Network members offer an additional reduction, over and above any amount covered by the insurance portion of the student Health & Dental Plan. Visiting a Network dentist or health practitioner can save you money, but you would always have the choice to see any dentist or health practitioner and submit the claim to the insurance plan.

12. Could I use this plan while I'm away travelling or if I live out of province?

Yes. All Plan benefits would be effective across Canada and anywhere in the world for the duration of the coverage. For example, if living in another province over the summer, you could choose to see a dentist or fill a prescription at any pharmacy and be reimbursed exactly as you would in Ontario. In addition, the proposed student Health & Dental Plan would cover you for up to \$5,000,000 in emergency health costs, for up to 120 days outside of your province of residence, or outside of Canada. You could take an unlimited number of trips each year and you'd automatically be covered every time.

Trip Cancellation: up to \$1,500 per trip for pre-paid, non-refundable trip expenses.

Trip Interruption: up to \$5,000 for each trip taken during the policy year.

Exchange/Co-op/Internship Students: students leaving on a recognized academic exchange or participating in a Co-op or internship as part of their studies could benefit from travel health coverage for the duration of the exchange or internship. The Plan would also include travel health coverage for the first 120 days of their trip and for 120 days after the end of their exchange or internship.

13. Where can I get more information?

www.ihaveaplan.ca

Toll-free: 1 866 416-8705

14. Where can I vote?

<https://www.mocomo.mohawkcollege.ca>