



## Your Group Benefits Booklet

### **Brock Graduate Students' Association**

Plan Number:  
0091964000

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September 1, 2022



## Welcome to your Student Benefits Plan

Your Student benefits coverage provides you with the peace of mind that you and your family are protected today and in the future, for health and medical expenses not available through the coverage provided by government.

In this plan, drug, extended health and dental benefits are administered by Medavie Inc.

Medavie Inc. (also known as Medavie Blue Cross), which will be referred to as “Blue Cross” for convenience of reference.

Blue Cross has been a trusted health services partner for individuals, employers and governments across Canada for over 70 years. Our core purpose is to help improve the health and well-being of people and their communities.

Our commitment to service, innovative solutions and technological expertise mean you can rest easy because at Blue Cross, we’re always there for you.

### About this Booklet

**This booklet, together with your identification card, contains important information about your Student benefits coverage. You should keep them in a safe place for future reference.**

This booklet summarizes the important features of your Student benefits coverage. It is prepared as information only, and does not, in itself, constitute an agreement. The exact terms and conditions of your Student benefits coverage are described in the benefit plan held by the Plan Sponsor. In the event of a difference of wording of the benefit plan, the benefit plan will prevail, to the extent permitted by law.



#### Helpful Tip

Take a tour in the Member Centre section at [www.medaviebc.ca](http://www.medaviebc.ca)

Your booklet is divided into the following sections:

- **Summary of Benefits:** Outlines the main features of each benefit. It is important to read your Summary of Benefits along with the benefit details to ensure you fully understand your benefit coverage.
- **Coverage Details:** Contains important information regarding the eligibility requirements for your Student benefits coverage. This includes when your coverage begins and ends, plus other useful information to help you take advantage of the coverage available to you.
- **Rights and Responsibilities under the Plan:** Outlines your responsibilities under the benefit plan (such as your responsibility to notify your Student benefits administrator upon change in status) and your rights (for example your right to privacy).
- **How to Submit a Claim and Obtain More Information:** Provides additional information on how you can submit claims and obtain more information regarding your coverage.
- **Helpful Tips:** Throughout this booklet we provide useful tips to help you better understand and get the most out of your Student benefits.

### Medavie Mobile App

Submit a claim, check coverage, find a health professional in your area, and much more! Visit [www.medaviebc.ca/app](http://www.medaviebc.ca/app) for more information or to download the app.

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## Summary of Benefits

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### Drug Benefit

<b>Deductible</b>	None
<b>Reimbursement Level</b>	90% for generic drugs or 70% for brand drugs from Direct2U prescription delivery and campus pharmacy  80% for generic drugs or 50% for brand drugs at all other pharmacies  80% for Central Nervous System Stimulants  50% for Mifegymiso
Dispensing Fee	100% of any amount up to \$7 (Direct2U prescription delivery and campus pharmacy) 100% of any amount up to \$5 (All other pharmacies)
<b>Method of Payment</b>	Pay Direct
<b>Supplemental Coverage Offered to Participants in RAMQ Public Plan</b>	Not Applicable
<b>Drug Formulary</b>	Frozen Formulary
<b>Benefit Maximum</b>	Overall maximum of \$2,500 per Participant per Plan Year
Fertility Treatments/Erectile Dysfunction Treatments/Smoking Cessation Aids/Weight Loss Treatments/Hormone Replacement Therapy Drugs	\$500/lifetime*
Allergy Sera	Included*
Intrauterine Contraceptive Device (IUD)	One/5 Plan Years*
Hepatitis C Drugs	\$1,500/lifetime*
Central Nervous System Stimulants	\$500/Plan Year*
Specialty High Cost Drugs	\$1,000/Plan Year*
<b>Substitution Provision</b>	Mandatory Generic Substitution
<b>Days Supply</b>	100 days maximum supply (30 days supply may apply to some drugs)
<b>Termination</b>	The earliest of: - the end of the Plan Year (August 31 <sup>st</sup> ), or - the Member reaches age 80.
<b>Survivor Coverage</b>	Covered until the end of the Plan Year

\*Included in the overall benefit maximum.

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## Summary of Benefits

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### Extended Health Care

Deductible	None	
Benefit Maximum	Overall maximum of \$3,000 per Participant per Plan Year. Health Practitioners are excluded from this Benefit Maximum.	
	Reimbursement Level	Benefit Maximum
<b>Medical Services and Supplies</b>		
Ambulance Transportation	100%	\$1,000/Plan Year
Psychological Educational Assessment/Testing	100%	\$1,000/lifetime
Health Practitioners:		<b>Maximum per Plan Year</b>
<i>Mental Health Practitioners</i>	100%	\$400/visit, maximum of \$1,000
<i>Psychologist/Social Worker/Psychotherapist (combined)</i>		
<i>Speech Therapist</i>	100%	\$40/visit, maximum of \$520*
<i>Chiropractor</i>	100%	\$40/visit, maximum of \$520*
<i>Naturopath</i>	100%	\$40/visit, maximum of \$520*
<i>Physiotherapist</i>	100%	\$40/visit, maximum of \$520*
<i>Massage Therapist**</i>	100%	\$40/visit, maximum of \$520*

\*Total combined maximum of \$520 per Plan Year for all Health Practitioners, with the exception of Mental Health Practitioners.

\*\*When prescribed by a physician.

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## Summary of Benefits

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### Extended Health Care

Medical Services and Supplies	Reimbursement Level	Benefit Maximum
Durable Medical Equipment*	100%	1/month for rental, 1/5 Plan Years for approved purchase
Mobility Aids and Orthopedic Appliances	100%	See benefit details
Wigs	100%	\$300/lifetime
Diabetic Equipment	100%	\$200/Plan Year
Hearing Aids	100%	\$500/5 Plan Years
Custom Orthopedic Shoes/Custom Made Foot Orthotics (combined)	100%	One pair/3 Plan Years
Other Medical Services and Supplies	100%	Usual, Customary and Reasonable Charges, unless otherwise stated in the benefit details
<b>Vision Care**</b>		
Eye Examination***	100%	1/24 consecutive months
Lenses/Frames/Contact Lenses (combined)	100%	\$250/24 consecutive months
<b>Termination</b>	The earliest of: - the end of the Plan Year (August 31 <sup>st</sup> ), or - the Member reaches age 80.	
<b>Survivor Coverage</b>	Covered until the end of the Plan Year	

\*Pre-authorization required.

\*\*Vision Care prescriptions (no more than 2 years old) must be submitted along with your receipt(s) when submitting claims for reimbursement. Not applicable to Eye Examinations. Expenses must be incurred in Canada.

\*\*\*Reimbursement per visit is limited to Usual, Customary and Reasonable charges.

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## Summary of Benefits

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### Dental Benefit

<b>Deductible</b>	None	
<b>Fee Guide Schedule</b>	Current year/Province of Provider (Specialist fees paid at GP rate)	
	<b>Reimbursement Level</b>	<b>Benefit Maximum</b>
<b>Preventive Care</b>	70%	\$800/Plan Year combined with Basic Care
Oral Exam and Diagnosis		
<i>Recall oral exams</i>		1/12 consecutive months
Preventive Treatment		
<i>Polishing of teeth</i>		1/12 consecutive months
<i>Fluoride treatment</i>		1/12 consecutive months
<i>Scaling</i>	70%	2 Units/Plan Year (combined with Root Planing)
<i>Scaling (in excess of 2 units)</i>	50%	6 Units/Plan Year (combined with Root Planing)
<b>Basic Care</b>	50% (except removal of teeth and roots)	\$800/Plan Year combined with Preventive Care
Endodontic Services		Included
Periodontic Services		Included
<i>Root Planing</i>		8 Units/Plan Year (combined with Scaling)
Restorations		Included
Removal of teeth and roots	25%	Included
<b>Lowest Cost Alternative Benefit</b>	Not applicable	
<b>Termination</b>	The earliest of: - the end of the Plan Year (August 31 <sup>st</sup> ), or - the Member reaches age 80.	
<b>Survivor Coverage</b>	Covered until the end of the Plan Year	

## Key Terms

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### You and Your Dependents

Throughout this booklet several key terms are used to refer to you and your Dependents:

- the terms that may refer to you are: Member, Participant and Student;
- the terms that may refer to your Dependents are: Dependent, Spouse, Child and Participant.

**Student:** A person who is enrolled for courses at a participating academic institution and who meets the institution's definition of a Student.

**Member:** A Student who is eligible and approved for coverage under this plan.

**Dependent:** Your Spouse or Child.

**Spouse:** The person who:

- is a resident of Canada; and
- meets one of the following criteria:
  - is married to the Member;
  - is in a civil union with the Member of Quebec; or
  - has been living with the Member in a conjugal relationship for at least 1 year; however, where required by provincial legislation, this 1 year period is waived if a child is born of such relationship.



#### Helpful Tip

A Member, Spouse and Child are all Participants under the plan.



#### Helpful Tip

You are responsible for enrolling your Dependents under the plan when they become eligible.

In addition, you are responsible for removing them when they no longer meet the definitions outlined here.

as defined by the Civil Code

The Spouse must be designated by the Member on their application for coverage. Only one person may be covered as a Spouse at any one time.

**Child:** A person who:

- is a resident of Canada;
- is the natural or adopted child of the Member or Spouse, or the child over whom the Member or Spouse has been appointed as guardian with parental authority;
- is financially reliant on the Member or Spouse for care, maintenance and support;
- is not married or in a common law relationship; and
- meets one of the following criteria:
  - a) is under age 21; or
  - b) is under age 25 and is attending an accredited educational institution, college or university on a full-time basis.

**Participant:** The Member or one of the Member's Dependents who has been approved for coverage under this plan.

### Other Important Terms

**Accident:** A sudden, fortuitous and unforeseeable event that:

- is violent in nature;
- arises solely from external means;
- causes bodily injury to the Participant directly and independently of all other causes; and
- is unintended by the Participant.

The resulting injury to the Participant must be certified by a physician.



## Key Terms

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**Approved Provider:** A provider of health care services or supplies who has been approved by Blue Cross to provide specific Eligible Expenses.

**Eligible Expenses:** Charges incurred by the Participant for health care services and supplies that are:

- Medically Necessary;
- Usual, Customary and Reasonable;
- recommended or prescribed by a Physician or Health Practitioner who:
  - does not normally reside in the Participant's home;
  - is not the Participant's Family Member; and
  - is not the Participant's employer or co-worker;
- rendered or dispensed by an Approved Provider who:
  - does not normally reside in the Participant's home; and
  - is not the Participant's Family Member; and
- rendered or dispensed after the effective date and while the plan is in effect, unless otherwise specified.

Health care services and supplies that Participants prescribe, render or dispense to themselves are not Eligible Expenses.

An Eligible Expense is considered to be incurred on the date the service or supply was received by the Participant. Reimbursement for Eligible Expenses incurred outside of Canada will be limited to the amount that would have been reimbursed if the expense had been incurred in the Participant's province of residence, unless the benefit is restricted to in Canada only.

Where more than one form or an alternative form of Treatment exists, Blue Cross has the right to base its payment for Eligible Expenses on the lowest cost alternative if Blue Cross, in consultation with its health care consultants, deems the alternative Treatment to be appropriate and consistent with good health management.

**Health Practitioner:** A health care practitioner who is a registered member of their regulatory body (if applicable) and practices within the limits of their authority as established by law. If no occupational guild applies to a particular practitioner, the practitioner must:

- be a registered member of their association;
- provide care and treatment within the limits of their professional scope of practice; and
- be an Approved Provider.

**Illness:** A deterioration of health or a bodily disorder that has been diagnosed by a Physician and requires regular and continuous care.

**Medically Necessary:** A health care service or supply provided or prescribed by a Physician or Health Practitioner to treat an injury or Illness that, in the opinion of Blue Cross after consultation with its health care consultants:

- has not been provided or prescribed primarily for convenience or cosmetic reasons;
- is the most appropriate, safe and cost effective Treatment for the diagnosed injury or Illness; and
- is generally medically recognized as acceptable Treatment for the diagnosed injury or Illness.



### Helpful Tip

Important: Blue Cross will only reimburse health expenses meeting these Eligible Expenses criteria.



### Helpful Tip

**Family member** refers to a Participant's:

- spouse or common law partner;
- parent and parent's spouse or common law partner;
- children and spouse's or common law partner's children;
- brothers and sisters;
- grandchildren; or
- grandparents.



### Helpful Tip

Blue Cross will only pay for Eligible Expenses that are Medically Necessary.

## Key Terms

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**Plan Year:** The period of time commencing with the first day of September in any given year to the 31<sup>st</sup> day of August of the following year, unless otherwise stated.

**Treatment:** The management and care of a Participant to improve or cure an Illness, disorder or injury. This management and care must be:

- considered appropriate and approved by Blue Cross; and
- prescribed, provided or performed by a Health Practitioner or Physician practicing in the field of medicine applicable to the Participant's disease, disorder or injury.

**Usual, Customary and Reasonable:** Charges incurred by the Participant that are:

- consistent with the amount typically charged by Health Practitioners or Approved Providers for similar services or supplies in the province in which the services or supplies are being purchased; and
- in the opinion of Blue Cross in consultation with its health care consultants, consistent with the frequency and quantity that would usually be prescribed or needed for the Participant's condition.

## Coverage Details

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### Who is Eligible for Coverage?

You are eligible for coverage if you:

- meet the definition of Student; and
- are a full time domestic graduate, full time/part time international or co-op graduate Student (most are eligible). These Students are automatically enrolled and covered under this plan for the Fall term. Part time domestic Students may opt-in by September 30<sup>th</sup>.

Your Dependents are also eligible for coverage if they meet the definition of Spouse or Child outlined above in the *Key Terms*.

To be eligible for coverage, you and your Dependents must be entitled to government health care coverage or similar coverage deemed satisfactory by Blue Cross.

### How do I Enrol for Coverage?

You are automatically enrolled for coverage if you meet all eligibility requirements described in this booklet. You may also enrol your Dependents by completing the application for family coverage.

### When Does My Coverage Begin?

#### Students

Your coverage takes effect on the latest of the following dates:

- the effective date of the plan;
- the date you meet all of the eligibility requirements; and
- the first day of September.

#### Dependents

Your Dependent's coverage takes effect on the latest of the following dates:

- the date you become eligible for coverage;
- the date they meet all of the eligibility requirements; and
- the date of birth of a new Dependent Child.

### When Does My Coverage End?

Coverage ends on the earliest of the date:

- the plan terminates;
- you or your Dependents no longer meet one or more of the eligibility requirements;
- you (or your Spouse, if applicable) reaches the termination age or termination date, if any, specified in the Summary of Benefits;
- the Plan Year ends;
- you die;
- you or your Dependents commit a fraudulent act against Blue Cross or the plan sponsor; or
- the plan sponsor defaults in payment of premiums.

Coverage for your Dependents will also terminate on the date your coverage terminates.

No coverage will be provided to you or your Dependents while performing duties as an active member in the armed forces of any country, unless coverage must be retained under applicable provincial legislation.

### Survivor Coverage

In the event of your death, coverage for your Dependents will continue for certain benefits, if specified in the Summary of Benefits.

Survivor Coverage for your Dependents will terminate on the earliest of the following dates:

- the Student plan termination date;
- the date the maximum Survivor Coverage period has been reached, as specified in the Summary of Benefits;
- the date your Dependents obtains similar coverage under another plan; or
- the date your Dependents are no longer considered to be eligible Dependents (for reasons other than your death).

### What if I Have Coverage Elsewhere?

Blue Cross will co-ordinate your Student benefits coverage with other health plans when similar coverage is available. The co-ordination of benefits process helps ensure you get the most out of your coverage. It means you can receive up to, but no more than, 100% reimbursement for Eligible Expenses.

### Government Health Care Coverage

Blue Cross will not pay for any health care services or supplies available under government health care coverage, or administered by government funded hospitals, agencies or providers. Blue Cross will only consider Eligible Expenses in excess of those provided under government health care coverage.

### Other Health Plans

Do you take advantage of coverage under the other benefit plans available to you, such as your Spouse's? If not, you may be missing out on possible reimbursement of up to 100% of Eligible Expenses.

Blue Cross applies co-ordination of benefits according to the guidelines of the Canadian Life and Health Insurance Association Inc. (CLHIA). Here are the general rules:

#### Expenses for Yourself:

- You must first submit expenses incurred to this plan (where you are covered as a Member). The balance that has not been paid by this plan (if any) can then be submitted to the other plan where you are covered as a dependent (for example your Spouse's plan).
- If you are covered as a member under more than one group benefit plan, the plan that has covered you the longest pays first.

#### Expenses for Your Spouse:

- Your Spouse must submit any expenses incurred for themselves to their own group benefit plan (if any) first. The balance that is not paid by their plan (if any) can then be submitted to this plan.

#### Expenses for Your Child:

- If a Child is covered as a dependent by both you and your Spouse, you should submit their claim to the plan of the parent whose birthday comes first in the year.
- In the event of divorce or separation, the plan of the parent with whom the Child resides (the plan of the parent with custody of the Child) pays first.



#### Helpful Tip

Blue Cross will help direct you to existing **government programs** whenever possible.



#### Helpful Tip

The types of other plans that are potentially subject to co-ordination of benefits include any form of group, individual, family, creditor or saving insurance coverage that provides reimbursement for medical treatment, services or supplies.



#### Helpful Tip

For more information on co-ordination of benefits (including examples), visit our website.

## Drug Benefit

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### Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

### Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

**Eligible Drug:** A drug that is:

- approved by Health Canada;
- assigned a drug identification number (DIN) or a natural health product number (NPN) in Canada;
- considered by Blue Cross to be a Life-Sustaining Drug or a drug that requires a prescription by law;
- prescribed by a physician or by a Health Practitioner who is licensed to prescribe under applicable provincial legislation;
- approved by Blue Cross as an Eligible Expense; and
- dispensed by an Approved Provider that is a licensed retail pharmacy or another provider that is approved by Blue Cross.

Blue Cross may, on an ongoing basis, add, delete or amend its list of Eligible Drugs.

**Interchangeable Drug:** An Eligible Drug that can be substituted for another Eligible Drug as both drugs:

- are considered pharmaceutical equivalents by Health Canada;
- contain the same active ingredients; and
- are administered in the same way.

**Life-Sustaining Drug:** An Eligible Drug that does not require a prescription by law but which Blue Cross is satisfied is necessary for the survival of the Participant. A prescription from a physician or Health Practitioner is still needed for reimbursement.

**Medication Advisory Panel:** The group of health care and other industry professionals appointed by Blue Cross to review new drugs and decide which drugs Blue Cross includes on its formularies.

**Specialty High Cost Drug:** A drug that requires prior-authorization, and:

- costs \$10,000 or more per treatment or per calendar year; and
- is used to treat complex chronic and/or life threatening conditions such as cardiac, rheumatoid arthritis, cancer, multiple sclerosis and hepatitis c.; and
- is prescribed by a specialist; or
- is considered a Specialty High Cost Drug by the Medication Advisory Panel.

### What Blue Cross Will Pay

Blue Cross will pay Eligible Expenses subject to the following terms and conditions:

- payment is limited to the reimbursement level and the benefit maximums specified in the Summary of Benefits;
- the Member must pay the Deductible, if any, specified in the Summary of Benefits;
- Blue Cross may determine that certain Eligible Drugs are subject to:
  - dollar, quantity or frequency maximums;
  - Special Authorization; or
  - co-ordination with patient assistance programs;
- payment for prescriptions for Interchangeable Drugs is limited in accordance with the Substitution Provision of this benefit; and
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit.

## Drug Benefit

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This benefit covers the expenses listed below, provided they also meet the definition of Eligible Expenses contained under the *Key Terms* provision of this booklet:

- diabetic supplies, including test strips, lancets, needles, syringes, continuous glucose monitoring (CGM) sensors and insulin pump supplies;
- preparations and compounds if their main ingredient is an Eligible Drug; and
- prescribed Eligible Drugs that appear on the following drug formulary:
  - **Frozen Formulary:** This list is established at a specific date and, after that date, only drugs approved by the Medication Advisory Panel will be added to the list.

### Special Authorization

Certain Eligible Drugs require prior or ongoing authorization by Blue Cross to qualify for reimbursement. The criteria to be met for Special Authorization are established by Blue Cross and may include requiring the Participant to participate in related patient support programming.

#### How does the Special Authorization process affect my claim?

The first time you present a prescription for an Eligible Drug on the Special Authorization list your pharmacist will indicate the need for Special Authorization.

You can request a Special Authorization Prescription Drug Form from your pharmacy, your Student benefits administrator, the nearest Blue Cross customer information centre or from our website. You must complete the patient section of the form, have your physician complete and sign the remaining portion and mail your completed form to the nearest Blue Cross office.

Your request will be confidentially reviewed by a health care professional according to the payment criteria established. When all the required information is received by Blue Cross, the standard turn-around time for Special Authorization decisions is 7 to 10 working days.

You will receive confirmation in writing regarding the decision on your Special Authorization request. If your request is approved, this confirmation will include the effective date and duration of your approval.

Any fees associated with completing this form or obtaining additional medical information are your responsibility.

### Substitution Provision

If the Summary of Benefits specifies Substitution Provision applies and an Interchangeable Drug has been prescribed, Blue Cross will reimburse to the lowest ingredient cost Interchangeable Drug.

Participants may request a higher cost Interchangeable Drug; however, they will be responsible for paying the difference in cost between the Interchangeable Drugs.

Regardless of whether the Participant's Physician indicates the prescribed Interchangeable Drug cannot be substituted, Blue Cross will only reimburse to the lowest ingredient cost Interchangeable Drug.

For Participants with an adverse reaction to the Interchangeable Drug dispensed, Blue Cross will consider reimbursement to another Interchangeable Drug on a case by case basis only through the Special Authorization process.



#### Helpful Tip

Your Student benefits plan provides you with immediate access to most Eligible Drugs.

Certain Eligible Drugs require Special Authorization before your prescription is covered.



#### Helpful Tip

To print a copy of our Special Authorization Prescription Drug Form, visit our website.



#### Helpful Tip

A generic drug and its brand name equivalent are considered to be Interchangeable Drugs. Health Canada imposes the same standards and tests on generic drugs as it does on brand name drugs. Generic drugs are effective and safe, while often being less expensive.

### Payment of Claims

#### How Payments are Made

The Summary of Benefits specifies the Method of Payment that applies to Participants under the Student plan.

**Pay Direct:** At the time of purchase, the Approved Provider will submit the Participant's claim to Blue Cross electronically to verify eligibility. The Participant will pay the Approved Provider only the portion of the claim that is not covered by this benefit. Blue Cross will reimburse the balance of the claim to the Approved Provider directly.

If the Participant submits to Blue Cross a paid-in-full prescription drug receipt, Blue Cross will only reimburse the amount that would have been paid to the Approved Provider if the claim had been submitted electronically.

#### Time Limit to Submit a Claim

Blue Cross must receive proof of claim at the earliest of the following:

- within 12 months of the date the Eligible Expense was incurred; or
- within 90 days after the date the Member's coverage is terminated.

### Exclusions and Limitations

Unless otherwise specified in the Summary of Benefits, expenses associated with the following categories of drugs are not eligible for reimbursement:

- a) varicose vein injections;
- b) antihistamines and allergy sera;
- c) smoking cessation aids;
- d) vaccines;
- e) vitamins;
- f) weight loss treatments;
- g) natural health products, homeopathic and naturopathic products, herbal medicines and traditional medicines, nutritional and dietary supplements;
- h) fertility treatments;
- i) erectile dysfunction treatments;
- j) hair growth stimulants;
- k) services, treatment or supplies that:
  - i. are not Medically Necessary;
  - ii. are for cosmetic purposes only;
  - iii. are elective in nature; or
  - iv. have experimental or investigative indication;
- l) procedures related to drugs injected by a Health Care Professional in a private clinic;
- m) drugs that Blue Cross determines are intended to be administered in hospital, based on the way they are administered and the condition the drug is used to treat;
- n) expenses that are covered under any government health care coverage or charges payable under a workers' compensation board/commission, any automobile insurance bureau or any other similar law or public plan;
- o) services, treatment or supplies the Participant receives free of charge; or
- p) charges that would not have been incurred if no coverage existed.



#### Helpful Tip

If you have a Pay Direct plan, always have your drugs submitted electronically via the Approved Provider. This will ensure you don't end up paying more out-of-pocket than you should.



#### Helpful Tip

Shop around for the best price for your prescription drugs.

For the same prescription, the price can vary depending on where you go, even among stores in the same chain.

## Extended Health Care

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### Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

### Additional Definitions

The following definitions apply to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

**Acute Care:** Short-term Treatment that is necessary to:

- prevent deterioration of a severe injury, episode of illness or urgent medical condition;
- promote recovery from surgery; or
- provide palliative care for an individual diagnosed with a terminal illness whose life expectancy is less than 3 months.

**Hospital:** An Acute Care facility that is licensed to provide inpatient treatment. This does not include any part of such facility that is intended for long term care. The facility must:

- have facilities for diagnostic treatment and major surgery;
- qualify to participate in and be eligible to receive payments under the provisions of the provincial hospital act in the jurisdiction in which it is located;
- operate in accordance with the applicable laws of the jurisdiction in which it is located;
- provide 24 hour nursing care services; and
- require that every patient be under the direct care of a physician.

Hospitals do not include convalescent care facilities, physical or psychiatric rehabilitation facilities, maternity homes, nursing homes, rest homes, retirement residences, homes for the aged, blind, deaf, chronically or mentally ill, long-term care or assisted living facilities or drug addiction and alcohol treatment centres. It also does not include any part of a Hospital consisting of nursing care or beds that have been set aside for any of the purposes outlined in this paragraph.

### What Blue Cross Will Pay

Blue Cross will pay Eligible Expenses subject to the following terms and conditions:

- payment is limited to the reimbursement level and benefit maximums specified below and in the Summary of Benefits;
- the Member must pay the Deductible, if any, specified in the Summary of Benefits; and
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit.

This benefit covers the expenses explicitly listed in the following categories, provided they also meet the definition of Eligible Expenses under the *Key Terms* provision of this booklet.

### Medical Services and Supplies

**Ambulance Transportation:** Charges for emergency transportation of a stretcher patient by a licensed ambulance to and from the nearest Hospital equipped to provide the emergency care needed by the Participant. This includes air or rail transportation.

This coverage excludes inter-Hospital transfers.



#### Helpful Tip

Blue Advantage® offers savings to Blue Cross members on medical, vision care and many other products and services from participating providers across Canada.

A list of participating providers and discounts is available at

[www.blueadvantage.ca](http://www.blueadvantage.ca).



## Extended Health Care

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**Health Practitioners:** Eligible Expenses for Treatment provided by any Health Practitioner specified in the Summary of Benefits. Coverage is limited to:

- Treatment within the scope of the Health Practitioner's practice; and
- 1 Treatment by the same Health Practitioner per day.

Unless otherwise specified in the Summary of Benefits, a physician referral is not necessary for Treatment to be eligible for coverage.

This coverage excludes:

- products provided by a Health Practitioner (unless specified as a benefit under this Student benefits plan);
- comprehensive health assessments;
- charges for services obtained in Hospital; and
- group treatment sessions.

**Durable Medical Equipment:** Charges for rental of the following medical equipment:

- manual wheelchair, including cushions and inserts;
- industrial manual hospital bed, including mattress and safety side rails;
- equipment for the administration of oxygen, percussor, bi-level positive air pressure (BiPAP), continuous positive airway pressure (CPAP) and ventilator;
- purchase of insulin pump for the Treatment of type 1 diabetes;
- traction equipment;
- enteral pump accessories and food substitutes up to the usual, customary and reasonable charges;
- mist tent; and
- bedwetting device.

The purchase of durable medical equipment requires pre-approval from Blue Cross, otherwise it may be ineligible for payment in whole or in part.

If there is a long-term need for equipment due to extended illness or disability, Blue Cross may, at its discretion, approve the purchase of these items. If such purchase is approved, the rental or approved purchase of a second piece of similar equipment is limited to once every 5 consecutive Plan Years.

Two pieces of equipment are similar if they serve the same purpose (for example, facilitate breathing, provide mobility, deliver insulin).

This coverage excludes charges for special mattresses and air conditioning or air purifying equipment.

**Mobility Aids and Orthopedic Appliances:** Charges for the purchase or rental of crutches, canes and walking aids, casts, splints, trusses, braces and cervical collars.

**Wigs:** Charges for wigs when hair loss is due to an underlying pathology or its Treatment.

**Diabetic Equipment:** Charges for glucometer, pressurized insulin injector, continuous blood glucose monitoring transmitters, insulin dosing systems or other equipment approved by Blue Cross that performs similar functions. The equipment must be used for the Treatment and control of diabetes.

Insulin pumps are eligible under the durable medical equipment benefit.



### Helpful Tip

Ask your Health Practitioner if they are a Blue Cross Approved Provider before you obtain service or supplies to avoid unexpected out-of-pocket expenses.



### Helpful Tip

You must obtain pre-approval from Blue Cross before purchasing durable medical equipment or prostheses. This will ensure you don't end up with significant and unexpected out-of-pocket expenses.

## Extended Health Care

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**Hearing Aids:** Charges for the purchase and repair of hearing aids when prescribed by an otorhinolaryngologist or otologist or recommended by an audiologist to a combined maximum for both ears.

Exception: for a Participant less than age 21 who requires a hearing aid for each ear, the benefit maximum specified in the Summary of Benefits is per ear.

This coverage excludes batteries and exams.

**Custom Orthopedic Shoes and Foot Orthotics:** Charges for:

- the purchase and repair of custom made orthopedic shoes to accommodate, relieve or remedy a mechanical foot defect or abnormality provided that:
  - the shoes have been prescribed by an attending physician, orthopedic surgeon, physiatrist, rheumatologist or chiropodist/podiatrist;
  - the Participant provides a copy of a biomechanical or gait analysis from the prescribing Health Practitioner; and
  - the shoes are dispensed by an Approved Provider of orthopedic shoes.
- custom made foot orthotics to accommodate, relieve or remedy a mechanical foot defect or abnormality providing that:
  - they have been prescribed by an attending physician, an orthopedic surgeon, physiatrist, rheumatologist or chiropodist/podiatrist; and
  - they are dispensed by an Approved Provider of custom made foot orthotics.



### Helpful Tip

For more information on which expenses qualify under your orthopedic shoes and orthotics coverage, visit our website. [www.medaviebc.ca/benefitupdates](http://www.medaviebc.ca/benefitupdates).

This coverage excludes the purchase and repair of pre-fabricated orthopedic shoes and extra-depth shoes.

**Other Medical Services and Supplies:** Charges for the following medical services and supplies:

- graduated compression garments (including stockings) to a maximum of \$200 per Plan Year;
- ostomy supplies, catheters and catheterization supplies;
- oxygen;
- surgical brassieres to a maximum of 2 per Plan Year; and
- transcutaneous electrical nerve stimulator (TENS) device to a maximum of \$300 per 5 Plan Years.

## Vision Care

**Eye Examination:** Charges for an eye examination performed by an ophthalmologist or optometrist.

**Lenses, Frames and Contact Lenses:** Charges for the following products and services are eligible when prescribed by an ophthalmologist or optometrist:

- corrective eyeglasses (frames and lenses) and contact lenses; and
- intraocular lenses used in cataract surgery.

This coverage excludes expenses incurred for non-corrective sunglasses and safety glasses.

## Payment of Claims

### How Payments are Made

The Participant will pay the full cost of any expense to the Approved Provider at the time of purchase. Blue Cross will then reimburse any Eligible Expenses on receipt of proof of payment from the Participant.

Certain Approved Providers may offer a pay direct arrangement. In such circumstances, the Approved Provider will submit the Participant's claim to Blue Cross electronically to verify eligibility at the time of purchase and

## Extended Health Care

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the Participant will only pay the Approved Provider the portion of the claim that is not covered by this benefit. Blue Cross will reimburse the balance of the claim to the Approved Provider directly.

### How Eligible Expenses are Calculated

Reimbursement of an Eligible Expense is calculated as follows:

- Step 1. Blue Cross will apply any applicable Usual, Customary and Reasonable limits. The Eligible Expense will be equal to the lesser of the actual expense and the Usual, Customary and Reasonable charges for the service or supply;
- Step 2. Blue Cross will subtract the Deductible (if any);
- Step 3. the Reimbursement Level percentage will be applied to the remainder of the Eligible Expense;
- Step 4. the result is the amount payable by Blue Cross, subject to any Benefit Maximums applicable.

### Time Limit to Submit a Claim

Blue Cross must receive proof of claim at the earliest of the following:

- within 12 months of the date the Eligible Expense was incurred; or
- within 90 days after the date the Member's coverage is terminated.

### Exclusions and Limitations

No payment will be made (or payment will be reduced) for:

- a) services, treatment, articles or supplies that do not fall within the categories of Eligible Expenses listed in this benefit;
- b) health care covered under any government health care coverage or charges payable under any occupational health and safety board, automobile insurance bureau or other similar law or public plan;
- c) health care that was covered under any government health care coverage or charges payable under a workers' compensation board/commission, automobile insurance bureau or other similar law or public plan, when this benefit was issued but has since been modified, suspended or discontinued;
- d) services, treatment or supplies that the Participant receives free of charge;
- e) charges that would not have been incurred if no coverage existed;
- f) services, treatment or supplies that are:
  - i. not Medically Necessary;
  - ii. for cosmetic purposes only;
  - iii. elective in nature; or
  - iv. experimental or investigative.
- g) all services relating to family planning, including artificial insemination, laboratory fees or other charges incurred in relation to infertility treatment, regardless of whether or not infertility is considered to be an illness;
- h) services or supplies normally intended for recreation or sports;
- i) extra supplies that are spares or alternates;
- j) charges for missed appointments or the completion of forms;
- k) medical examinations or routine general check-ups;
- l) mileage or delivery charges to or from a Hospital or Health Practitioner; or
- m) services or expenses incurred as a result of:
  - i. insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion; or
  - ii. participation in a criminal act or attempt to commit a criminal act, regardless of whether charges are laid or a conviction is obtained.

## Dental Benefit

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### Purpose of Coverage

Blue Cross will pay the Eligible Expenses described in this benefit, subject to the conditions outlined below.

### Additional Definition

The following definition applies to this benefit, in addition to those found under the *Key Terms* provision of this booklet.

**Unit:** A 15 minute interval of time or any portion of a 15 minute interval of time.

Exception: When coverage is limited by Units but fees are not described in terms of Units by either:

- the fee guide in effect where Treatment is rendered; or
- the fee guide specified by this plan;

each incident of service is considered 1 Unit, regardless of its duration.

### What Blue Cross Will Pay

Blue Cross will pay Eligible Expenses subject to the following terms and conditions:

- payment of all Eligible Expenses is limited to the reimbursement level and benefit maximums specified below and in the Summary of Benefits;
- the Member must pay the Deductible, if any, specified in the Summary of Benefits;
- the amount of the Eligible Expense to which the reimbursement level applies is the lesser of:
  - the expense actually incurred by the Member; or
  - the fee amounts specified in the dental fee guide approved by Blue Cross (the applicable guide and annual edition are specified in the Summary of Benefits);
- the Eligible Expenses for laboratory fees are limited to 60% of the amount indicated in the provider fee guide for the dental service provided;
- if one or more forms of alternative Treatment exist, payment is limited to the cost of the least expensive Treatment that will meet the Participant's basic dental needs. This limitation applies to the benefits specified as Lowest Cost Alternative Benefit in the Summary of Benefits;
- Eligible Expense must have been performed by:
  - a licensed dentist;
  - a licensed denturist when the services are within the scope of their profession; or
  - a licensed dental hygienist under the supervision of a licensed dentist or independently where permitted by provincial legislation; and
- payment is limited in accordance with the Exclusions and Limitations provision of this benefit.

This benefit covers the expenses explicitly listed in the following categories, provided they also meet the definition of Eligible Expenses under the *Key Terms* provision of this booklet.

### Preventive Care

**Oral Examinations and Diagnosis:** Charges for:

- complete or general oral examination to a maximum of 1 per 5 Plan Years;
- recall oral examination;
- emergency oral examination to a maximum of 1 per 12 consecutive months; and
- limited or specific oral examination to a maximum of 1 per 12 consecutive months.



#### Helpful Tip

Blue Cross limits its payments to the amount listed in the fee guide specified in the Summary of Benefits.

Before starting your Treatment, ask your dentist if they follow the provincial fee guide.



#### Helpful Tip

You are responsible for paying any expenses in excess of the fee guide listed in the Summary of Benefits. This is important to consider, since it can directly impact your out-of-pocket expenses.

## Dental Benefit

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### X-rays: Charges for:

- complete series to a maximum of 1 per 5 Plan Years combined with panoramic;
- panoramic to a maximum of 1 per 5 Plan Years combined with complete series;
- intra-oral:
  - periapical; and
  - occlusal and bitewings to a maximum of 1 procedure per 12 consecutive months;
- sialography; and
- radiopaque dyes.

### Laboratory Tests and Examinations: Charges for:

- bacterial culture;
- biopsy of soft oral tissue;
- biopsy of hard oral tissue; and
- cytological examination.

### Preventive Treatment: Charges for:

- polishing of teeth;
- fluoride treatment (limited to Participants under age 18);
- pit and fissure sealants (limited to Participants under age 18); and
- scaling.

**Space maintainers:** Limited to Participants under age 12.

## Basic Care

### Restorations: Charges for:

- amalgam, acrylic, silicate or composite restorations on anterior and posterior teeth;
- retentive pins;
- pre-fabricated steel or plastic restorations; and
- pulp capping.

### Endodontic Services: Charges for:

- pulpotomy;
- pulpectomy;
- root canal therapy;
- endodontic surgery;
- bleaching (endodontically treated teeth); and
- apexification.

### Periodontic Services: Charges for:

- periodontal surgery;
- provisional splinting;
- management of acute infections;
- desensitization to a maximum of 3 Units per Plan Year;
- periodontal curettage;
- root planing;
- occlusal adjustments to a maximum of 3 Units per Plan Year;
- periodontal appliances to a maximum of 1 per lifetime;
- adjustments to appliances to a maximum of 3 Units per Plan Year; and
- other adjunctive periodontal services.



### Helpful Tip

**Scaling** refers to removal of plaque, calculus, and stains from teeth.



### Helpful Tip

**Restorations** (fillings) refer to dental material used to restore the function and integrity of a tooth.



### Helpful Tip

**Endodontic Services** refer to treatment of infected root canals and tissues surrounding the root of the tooth.



### Helpful Tip

**Periodontic Services** refers to prevention, diagnosis and treatment of gum diseases.

## Dental Benefit

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### **Removable Denture Adjustments:** Charges for:

- repairs; and
- rebasing or relining to a maximum of 1 per 2 Plan Years.

### **Oral Surgery:** Charges for:

- removal of teeth and roots;
- surgical exposure and movement of teeth;
- surgical incision, excision and drainage of tumours or cysts;
- frenectomy (surgical alteration of the frenum);
- removal, reduction or remodelling of bone or gum tissue; and
- post-surgical care.

### **General adjunctive services:** Charges for:

- anesthesia;
- temporary dressing for the emergency relief of pain; and
- finishing restorations.

## **Payment of Claims**

### **How Payments are Made**

At the time of purchase, the Approved Provider will either submit the Participant's claim to Blue Cross or provide a completed claim form and proof of payment to the Participant to submit to Blue Cross. The Participant will then be required to either:

- pay the portion of the claim that is not covered by this benefit and Blue Cross will reimburse the balance to the Approved Provider directly; or
- pay the total amount requested by the Approved Provider and the Participant will receive the portion of the expenses refundable by Blue Cross.

### **Time Limit to Submit a Claim**

Blue Cross must receive proof of claim at the earliest of the following:

- within 12 months of the date the Eligible Expense was incurred; or
- within 90 days after the date the Member's coverage is terminated.

### **Date of Treatment**

Eligible Expenses are considered to have been incurred on the date the service or supply was provided. For procedures requiring more than 1 appointment, the Eligible Expense is considered to have been incurred on the date that the entire procedure was completed or the appliance was placed.

## **Exclusions and Limitations**

Unless otherwise specified in the Summary of Benefits, no payment will be made (or payment will be reduced) for:

- a) services, treatment, articles or supplies that do not fall within the categories of Eligible Expenses listed in this benefit;
- b) services, treatment or supplies covered by any government health care coverage or charges payable under a workers' compensation board/commission, automobile insurance bureau or other similar law or public plan;
- c) dental care that was covered under any government health care coverage or charges payable under a workers' compensation board/commission, automobile insurance bureau or other similar law or public plan, when this benefit was issued but has since been modified, suspended or discontinued;
- d) services, treatment or supplies the Participant receives free of charge;
- e) charges that would not have been made if no coverage had existed;
- f) anti-snoring or sleep apnea devices;

## Dental Benefit

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- g) services rendered by a dental hygienist but not administered under the supervision of a dentist, except in provinces where such supervision is not legally required;
- h) services, treatment or supplies that are:
  - i. not Medically Necessary (except for Preventive Care services);
  - ii. for cosmetic purposes only; or
  - iii. experimental or investigative;
- i) services or expenses incurred as a result of:
  - i. insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion; or
  - ii. participation in a criminal act or attempt to commit a criminal act, regardless of whether charges are laid or a conviction is obtained;
- j) expenses incurred after the termination date of the Participant's coverage, even if a detailed treatment plan was submitted and accepted by Blue Cross before this date;
- k) services that are eligible under the extended health care (if applicable);
- l) splinting for periodontal reasons, where cast crowns, inlays or onlays are used for this purpose;
- m) treatment or appliance, related directly or indirectly to full mouth reconstruction, to correct vertical dimension or TMJ (temporomandibular joint)/myofascial pain dysfunction;
- n) veneers;
- o) implants and related services;
- p) extra supplies that are spares or alternates; or
- q) charges for missed appointments or for the completion of forms.

## Rights and Responsibilities Under the Plan

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### What Are My Responsibilities Under the Plan?

#### Keeping Your Student Benefits Administrator Informed

To ensure coverage is kept up-to-date for you and your Dependents, it is important to report any changes to your Student benefits administrator within 31 days of the change. Changes that must be reported to your Student benefits administrator include:

- Adding or removing a Dependent
- Status updates of a Dependent student
- Change in marital status

#### Beneficiary Designations

Unless otherwise designated, all benefits are payable to you.

#### Providing Proof of Claim

You must submit your claims for Eligible Expenses within applicable time limitations. Proof of claim must be provided in writing and in a form acceptable by Blue Cross.

Blue Cross must approve your proof of claim and may require you to provide additional information and undergo a medical examination by a physician or Health Professional as often as deemed necessary. Blue Cross reserves the right to suspend or deny a claim until you have submitted the additional information requested to process the claim.

Costs associated with providing proof of claim are your responsibility.

#### Submitting Claims After Your Student Plan Terminates

If this plan has terminated, proof of claim for insured benefits must be received by Blue Cross within 90 days following the termination date of this Student plan.

#### Recovering Damages From a Third Party (Subrogation)

If you have the right to file legal action against a third party (individual or corporate body) for a loss relating to any claim submitted under this Student benefits plan, Blue Cross is entitled to acquire your rights for recovering damages for any portion of the loss that has been paid by Blue Cross.

You must sign and return the necessary documents to facilitate this process and you must do everything that is required of you to protect your rights to recover damages from the third party.

#### Reporting Health Insurance Fraud

Health insurance fraud is the intentional act of submitting false, deceiving or misleading information for the purpose of financial gain.

Whether committed on a small or large scale, fraud can lead to significant financial losses to the benefit plan and result in higher premiums and decreased coverage. Blue Cross is committed to protecting the integrity of our benefit programs for our plan sponsors and members by monitoring and resolving any abusive or fraudulent activity.



#### Helpful Tip

Health care fraud in Canada is estimated to cost between \$2 billion and \$12 billion annually.



## Rights and Responsibilities Under the Plan

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### How You Can Help

As a Student plan member, you can help eliminate fraudulent abuse of your plan:

- keep your identification card, plan number, member identification number and related information confidential and secure;
- carefully review your receipts for products and services claimed to ensure:
  - you understand the charges billed; and
  - the charges reflect the services received.

If you are unclear about any of the charges on your receipt, ask your provider to explain the charges to you:

- carefully review your Explanation of Benefits claim statements (EOB) for any discrepancies in services received compared to services claimed;
- never sign a blank claim form;
- from time to time, we send member verification questionnaires to confirm treatments and other related information. If you receive one of these questionnaires, please complete it and return it promptly. These questionnaires are essential to our fraud deterrence efforts.



### Helpful Tip

If you suspect health care fraud, please refer it to Blue Cross through one of the following confidential methods:

Toll free:  
1-877-412-8809

StopFraud@medavie.  
bluecross.ca

www.medavie.bluecross.  
confidenceline.net

## What Are My Rights Under the Plan?

### Privacy

In the course of providing customers with quality health coverage, Blue Cross acquires and stores certain personal information about its clients and their dependents.

Protecting the confidentiality of client information is fundamental to the way we do business. Our staff takes our privacy policies and procedures very seriously.

### What is personal information?

Personal information includes details about an identifiable individual and may include name, age, identification numbers, employment data, marital and dependent status and medical records.

### How is Your Personal Information Used?

Your personal information is necessary for Blue Cross to process your application for coverage under its health plans. Your personal information is used to provide the services outlined in your benefit plan, to understand your needs so that we can recommend suitable products and services, and to manage our business.

### To Whom Could This Personal Information be Disclosed?

Depending on the type of coverage you carry, release of selected personal information to the following may be necessary in order to provide the services outlined in the benefit plan of which you are an eligible member:

- other Canadian Blue Cross organizations to administer your benefit plan if you reside outside the Atlantic Provinces, Quebec or Ontario;
- specialized health care professionals when required to assess benefit eligibility;
- government and regulatory authorities in an emergency situation or where required by law ;
- third parties, on a confidential basis, when required to administer your benefits; or
- the plan member in any contract under which you are a participant.



### Helpful Tip

For more information on our privacy protection practices, please visit our website.

## Rights and Responsibilities Under the Plan

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We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your Dependents is not released to a third party without permission unless necessary to fulfil the services Blue Cross is contracted to provide to you.

By becoming a Blue Cross customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above.

### Disputing a Claim Decision

In the event Blue Cross determines that benefits are not payable, you have the right to appeal the decision by providing written notice to Blue Cross within 30 days from the date of the written denial.

The time limitation to bring an action against Blue Cross under the benefit plan begins on the date of the initial written denial from Blue Cross and runs until the expiry of the minimum limitation period as prescribed by the applicable provincial legislation.

Every action or proceeding against Blue Cross for the recovery of insurance money payable under the plan is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation.

### Copy of the Benefit Plan

Where legislated, you have the right to request a copy of the contract for insured benefits, your application for benefits and any written statements or other record provided to Blue Cross as proof of your health.

## The Rights of Blue Cross Under the Plan

### Right to Audit

Blue Cross has the right, at any time, to inspect or audit the health and claim records of a Participant in relation to a claim for benefits.

### Recovery of Overpaid Amounts

Blue Cross has the right to recover from a Participant:

- any amount paid in error;
- any amount paid as a result of claims made by the Participant on the basis of fraudulent pretenses or misrepresentations; or
- any amount paid that has resulted in overpayment to the Participant.

If the amount of overpayment or claim paid in error relates to self-insured benefits, the plan sponsor agrees to take reasonable steps to recover this amount.

If overpayment amounts or amounts paid in error cannot be recovered, Blue Cross has the right to reduce future insured benefit payments to the Participant until the amount is fully recovered.

### Termination or Suspension of Benefit Payments

The rights and benefits of a Participant may be suspended or terminated without prior notice in the following circumstances:

- the discovery of a claims discrepancy or the initiation of a claim abuse investigation; or
- the filing of criminal charges or initiation of disciplinary action against the Participant by Blue Cross or the plan sponsor.

Payment of a claim may also be suspended or denied if it relates to services or supplies prescribed, provided or dispensed by a provider who is under investigation by a regulatory body or by Blue Cross or has been charged with an offence in relation to their conduct or practice.



### Helpful Tip

The right to inspect or audit applies to records held by Blue Cross or Approved Providers.

## How to Obtain More Information

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### How to Obtain a Claim Form

Health benefit claim forms can be obtained from any one of the following sources:

- the plan member website (see instructions below);
- your Student benefits administrator; or
- our Customer Information Contact Centre at the toll-free number listed below.

### How to Submit a Claim

Blue Cross offers several convenient options to quickly and efficiently submit your health benefit claims:

- **Provider eClaims**  
For Approved Providers who have registered to submit claims to Blue Cross through our electronic claims submission service, our e-claim service allows approved health care professionals to instantly submit claims at the time of service. This eliminates the need for you to submit your claim to Blue Cross and means you only pay the amount not covered under your Student benefits plan (if any).
- **Member eClaims**  
You can quickly and easily submit your health, drug and dental claims through our secure plan member website. Simply take or scan a digital image of your paid-in-full receipts and submit it through the applicable link on our plan member website.
- **Mobile App**  
Filing a claim has never been quicker or easier! Submit your claims through the Medavie Mobile app and have your reimbursement deposited directly to your bank account.

Visit [www.medaviebc.ca/app](http://www.medaviebc.ca/app) for more information or to download the app.

- You can also mail your completed claim form to the nearest Blue Cross office.



#### Helpful Tip

Instead of a cheque by mail, get reimbursement directly to your bank account by signing up for direct deposit. It's fast, and convenient. Visit our website to register.

## How to Obtain More Information

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### Plan Member Website

The plan member website is a secure, user-friendly website that is available 24 hours a day, 7 days a week. The website provides additional information regarding your coverage and other useful options including:

- **Coverage inquiry:** Detailed information about your Student benefits plan;
- **Forms:** Printable versions of Blue Cross forms;
- **Addition/updating of banking information** for direct deposit of claim payments;
- **Member statements:** view claims history for you and your Dependents;
- **Record of payments:** view transactions issued to yourself or the service provider;
- **Submit claims** electronically.

To register for the plan member website, visit [www.medaviebc.ca](http://www.medaviebc.ca) and log in.



#### Helpful Tip

For security reasons, the plan member website is for your use only. Dependents and other family members will not have access to the site.



#### Helpful Tip

Please record your password in a secure site for future reference.

## Additional Resources and Member Services

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### Blue Cross Contact Information

For more information about your Student benefits coverage or the plan member website, please contact our Customer Information Contact Centre toll free at:

**Atlantic Provinces:** 1-800-667-4511

**Ontario:** 1-800-355-9133

**Quebec:** 1-888-588-1212

**From Anywhere in Canada:** 1-888-873-9200

Alternatively, you can email your questions to [inquiry@medavie.bluecross.ca](mailto:inquiry@medavie.bluecross.ca) or visit our website at [www.medaviebc.ca](http://www.medaviebc.ca).

### Connect with Blue Cross

Like us on Facebook at [facebook.com/MedavieBlueCross](https://facebook.com/MedavieBlueCross)

Follow us on Twitter at [@MedavieBC](https://twitter.com/MedavieBC)

### My Good Health®

My Good Health is a secure, interactive web portal that provides valuable health information and tools for managing your health. You can create your own health profile and use it to map personal goals using My Good Health resources.

Blue Cross is proud to help point your way to healthier living. Go to [medaviebc.mygoodhealth.ca](http://medaviebc.mygoodhealth.ca) and simply follow the instructions to register for your free account!



Savings are available to Blue Cross Members across Canada. To take advantage of these savings, simply present your identification card to any participating provider and mention the **Blue Advantage®** program. A complete list of providers and discounts is available at [www.blueadvantage.ca](http://www.blueadvantage.ca).

### Additional Resources with your Student Benefits Administrator

Visit or contact the Brock GSA Office at:

Brock Graduate Students' Association

1812 Sir Isaac Brock Way, Mackenzie Chown C302

St. Catharines, ON L2S 3A1

[www.brocku.ca/graduate-students-association](http://www.brocku.ca/graduate-students-association) | [gsoffice@brocku.ca](mailto:gsoffice@brocku.ca)

Additional information regarding your Student coverage, including enrolment and claim forms, is also available at [www.studentvip.ca/brockgsa](http://www.studentvip.ca/brockgsa).

You may also e-mail questions at: [info@studentvip.ca](mailto:info@studentvip.ca), or chat live at StudentVIP.ca

**C&C Insurance Consultants Inc.: Toll Free 1-888-918-5056**



#### Helpful Tip

Have your Student plan number and identification number ready when you call for questions regarding your coverage.