

MSA

# HEALTH & DENTAL PLAN

PLAN ORIENTATION

Winter 2014



# Content

- ▶ Who's Covered?
- ▶ Health and Dental Coverage: How it works
- ▶ What's Covered?
- ▶ Networks
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## Who's Covered?

- ▶ All full-time fee paying students that are MSA members. (Visit the office or call Studentcare to confirm your coverage before purchase or treatment).
- ▶ Part-time students are not automatically covered and must **SELF ENROLL**



# Health & Dental Coverage

“Core” Health Coverage



Supplementary Health Coverage



Dental Coverage

Canadian Students

Provincial  
Medicare (OHIP)

MSA Health Plan

MSA Dental Plan

International  
Student Health  
Plan  
(CORE)

International Students



Health & Dental Plan Orientation

WHAT'S COVERED?



# What's Covered?



## Health

- prescription drugs: 80%/\$2000 max
- vaccinations
- health practitioners
- diagnostic services
- medical equipment, etc.

## Vision

- eye exams
- contact lenses and/or eyeglasses
- laser eye surgery

## Travel

- vacations
- exchange/internships
- trip cancellation
- trip interruption

## Dental

- cleanings and checkups
- fillings
- root canals
- gum treatments, etc.



# Networks: The Best Deal in Town

- ▶ Additional complementary coverage
- ▶ Saving 10% at Shoppers on Prescription's
- ▶ Direct discount to students
- ▶ 2000+ Providers across Canada
- ▶ Easy to find using Google Maps search tool





# Dental Network

	Insured Portion <sup>1</sup>	Dental Network Savings	Total Coverage
<b>Preventive Services</b> recall exams <sup>2</sup> , cleanings <sup>2</sup>	70%	30%	100%
<b>Preventive/Basic Services</b> extraction of teeth	50%	20%	70%
<b>Basic Services</b> fillings <sup>3</sup>	70%	20%	90%
<b>Basic Services</b> oral surgery, endodontics (root canal), periodontics (gum treatment)	20%	20%	40%
<b>Major Restorative</b> crowns, bridges, posts	Not Covered	20%	20%





## Travel: ONE OF A KIND

- ▶ 120 days per trip (unlimited number)
- ▶ \$5,000,000 per incident
- ▶ Trip Cancellation: \$1,500
- ▶ Trip Interruption: \$5,000
- ▶ Travel health coverage for the duration of an academic exchange or internship,



# Change-of-Coverage Period

Fall 2013:

September 4th

September 24th

Winter 2014:

January 8th

January 24th


Summer 2014:

Monday, May 5th

Monday, May 19th

- ▶ Online Opt-Out Process
- ▶ Couple & Family Enrolments
  - Same-sex and common-law spouses
  - Dependent children

# Contacting Us

- ▶ Studentcare Networks Office: SC-G110
- ▶ Website   
**ihaveaplan.ca**
- ▶ Member Services Centre
  - MSA #: 1866 416-8705
  - Monday to Friday, 9 am to 5 pm
- ▶ MSA Office

Here's to a healthy  
and productive 2014



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