

# Student medical insurance plan

As you found out, when paying your registration fees, all students entering U.P.E.I. are automatically enrolled as subscribers to a group insurance plan which is administered through the Student Union. Each year the Student Union, through an appointed committee, studies different proposals and decides which to accept for the following year. It was decided last spring that we would, once again, go along with Zurich. IF, PERCHANCE, YOU ARE ALREADY INSURED THROUGH ANOTHER PLAN GO TO THE STUDENT UNION AND THE FEE WILL BE REFUNDED UPON SHOW OF PROOF OF ALTERNATE COVERAGE. Full rebate will be made up to 30 Sept. After that it will have to be pro-rated. Now as to the details of this coverage..when you get a prescription you may go to any local drugstore, show your student I.D. card and you will receive your drugs without any charge. There may be a bit of delay in this until such time as registration lists are distributed to the pharmacies so, in the first month, you may be asked to pay. If this happens just take the receipt to the Student Union office and you will receive a rebate. If you go to an out-of-town drugstore then get a receipt, take it to the Student Union office and you will get a rebate. Besides drugs, you are covered by this insurance for a number of other things such as artificial limbs & eyes, ambulance services, ACCIDENTAL dental services (several claims for over \$500. each were paid last year), diagnostic services, chiropractors and many other expenses which do not fall under the Provincial Medical Plan. We might add that there are some things that are not included, because the premium cost would be prohibitive; contraceptive drugs. eye examinations, eyeglasses, physical examinations and, for Canadians & Landed Immigrants, those charges which come within the scope of the Provincial Plans. For non-Canadians the coverage is much the same...the difference in the charge is necessitated because Canadians are already covered by provincial plans and those students from other countries are not. Roughly speak-

ing this means ward care & medical fees. Both Canadian and foreign students are covered for semi-private care in hospitals. We'll give a warning---if you are neither a Canadian nor a Landed Immigrant . . . and if you gave a Canadian address at registration and, consequently, you were charged the lesser medical fee, please, please, please rush to the Student Union Office & pay the difference or discuss there any problems relative to your status. If you fall into this class then you are NOT covered for medical & hospital fees and, if you need the insurance, you will sickness or injury might be expensive. A few days in a hospital might make your insurance fee look pretty miniscule. Hospital fees in Canada run from a low of about \$75.00 per day here to over \$250.00 a day in some of the big-city ones. Remember, without extended coverage foreign students are NOT covered for hospital, medical or surgical costs. Conversely we should add that, if you gave a foreign address and were charged the greater amount and you are either a Canadian or a Landed Immigrant, you should rush over to the Student Union office & apply for a rebate of the difference! Inasmuch as the Student Union must pay the premium by 1 October you are urged to straighten out your status or apply for a rebate before 30 September. After that date adjustments will have to be pro-rated. You might also be interested to learn that dependant coverage is available for an additional \$18.00 per annum for Canadians as well as for others at a rate not yet determined. This covers either a wife or a husband and all children. It is also worthy of note that this coverage extends from 1 Sept. 77 to 31 August 78 for all students. If, for any reason you cease being a student (full time) your coverage will cease & you should apply for a rebate. This does not apply to those who graduate in May 78 as their coverage will extend to 31 Aug 78. Remember that, as a full time student your coverage extends from 1 Sept. 77 to 31 Aug 78...on or off campus. IF YOU HAVE ANY QUESTIONS REGARDING THIS PROGRAM OF HEALTH CARE CONTACT THE STUDENT UNION OFFICE WITHOUT DELAY!!!!

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