

You and Your Health Plan

As a full time student at the University of Prince Edward Island this plan provides you with a comprehensive set of extended health insurance benefits.

How do I enrol for coverage?

All full-time students at UPEI are automatically enrolled in this health insurance plan when they register for classes. The fee for the health plan is included in your registration fees.

Can I sign up my family?

Yes, you can enrol your spouse or children (under 19 years of age or 25, if still attending school or overage handicapped dependants) by paying an additional family coverage fee. Sign up at the Student Union office before **September 27, 1996**.

What if I am already covered?

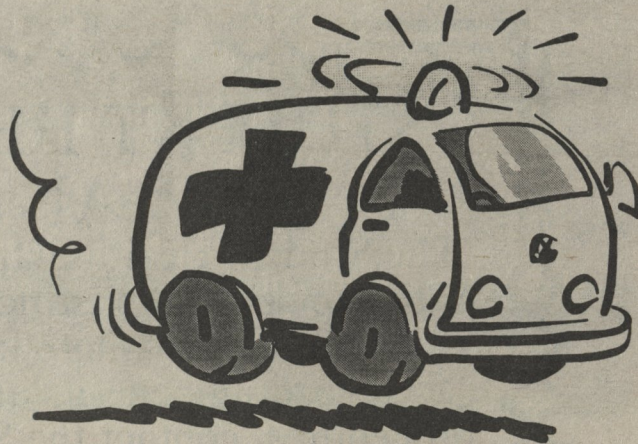
If you are already covered under an extended health plan (this does not mean your provincial health care plan) you may choose to opt out of this plan and receive a refund of the health plan fees you have paid.

You should know that your student health plan includes benefits specifically designed for student needs. You may find it to your advantage to remain enrolled in both this and your other health plan in order to increase your total coverage by coordinating the benefits of the two

plans. For details about this option, contact the Student Union.

If you choose to exclude yourself, there is some paperwork to complete at the Student Union office and you must demonstrate that you are already covered by presenting a copy of your current policy or membership card clearly showing the name of the company and the policy number. You must complete this process by **September 27, 1996**. If you have made a claim under

prescription. You will only have to pay the 20% that is not covered under this plan; the pharmacist will be paid directly for the 80% balance. If your pharmacist is not participating in the Shared Health Network or you are purchasing prescription drugs without your Pay Direct drug card, submit a standard claim and receipts as described under "Other Claims". For information about when and how you will receive your Pay Direct drug card contact the Student Union



this plan, you cannot opt out and receive a refund.

What about provincial health care?

This extended health insurance plan supplements your provincial health care plan. It does not replace your provincial health care plan.

Claims

Prescription Drug Claims

You will be provided with a personalized "Pay-Direct" drug card which can be presented to a pharmacist along with your

Office.

Other Claims

All benefits other than those claimed with your Pay Direct drug card (see "Prescription Drug Claims") are paid on a reimbursement basis. To make a claim, complete a form available from the Student Union and submit it along with receipts to Mutual Life of Canada at the address on the form. Your claim will be processed and a cheque sent to you directly. Some benefits have deadlines for submission; contact the Student Union Office for details.

Plan Benefits

Prescription Drugs

Drugs which legally require a prescription, specified life sustaining drugs, and needles, syringes and chemical and diagnostic aids for the treatment of diabetes, over the counter drugs with a prescription. Excluding experimental drugs. 80% reimbursement.

Physiotherapist, Massage Therapist, Speech Pathologist

Prescribed by a physician. Registered massage therapist (\$20 per treatment up to \$300), Speech language pathologist (\$20 per treatment up to \$300), Physiotherapist. 80% reimbursement.

Chiropractor, Naturopath

The services of a chiropractor (up to \$300 per year) or a naturopath (\$20 per treatment up to \$300 per year). Prescription is not required. 80% reimbursement.

Medical Equipment and Appliances

Prescribed by a physician. Includes crutches, splints, trusses, braces, prosthetic appliances, and rental/purchase of wheelchair or hospital bed. 80% reimbursement

Semi-Private Hospital Room Benefit

When prescribed by a physician, the difference

between charges for public ward and semi-private accommodation in a hospital. 80% reimbursement.

Ambulance Benefit

Licensed ground ambulance to the nearest hospital equipped to provide the required treatment and when the physical condition of the patient prevents the use of another means of transportation. Limited to \$200 for any disability. 80% reimbursement.

Dental Accident Benefit

For treatment of accidental injuries to natural teeth or jaw if caused by eternal, violent and accidental means. Limited to \$1000 for any one accident and excluding serviced required in conjunction with such injuries due to a condition that existed before the accident. Expenses must be incurred within 24 months of the accident. 80% reimbursement.

Tutorial Benefits

Private tutorial service of a qualified teacher up to \$15 per hour limited to \$1000 per disability, if the disease or injury causes the member to be disabled and confined to home or hospital for 15 consecutive school days. Must be prescribed by a physician. 80% reimbursement.