

# McMaster Students Union

## STUDENT HEALTH & DENTAL INSURANCE PLAN

### 2015–2016 COVERAGE INFORMATION

Policy No. 97200 | Group No. 515324



**COVERAGE BY STUDENTS FOR STUDENTS**

ACL Student Benefits | 1.800.315.1108



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Underwritten by

**SSQ, Life Insurance Company Inc.**  
(hereinafter referred to as "the Company")

This booklet has been prepared as a brief outline of the benefits available to you under your Group Insurance Plan. It is not an insurance policy, but an informal explanation of benefits provided by the plan.

**Section I Pay Direct Prescription Benefits**

**Section II Dental Benefits**

**Section III Extended Health Benefits**

**Section IV Accident Benefits (Excluding Varsity Athletes)\***

\* Varsity Athletes are to contact Athletics and Recreation for a copy of their AD&D Benefit Plan

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**SECTION I**  
**PAY DIRECT PRESCRIPTION BENEFITS**

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If an Insured requires drugs or medicines and such drugs or medicines are prescribed by a physician, and purchased by the Insured for use during the term of the policy, subject to a dispensing maximum of a 90-day supply, You will be reimbursed 80% of the reasonable and customary charges incurred, to a maximum of \$2,000.00 per Insured, per policy year, for expenses for:

- a) most prescription drugs or medicines;
- b) insulin injectibles;
- c) insulin supplies which include syringes, needles and diagnostic test strips, including glucometers, alcohol swabs and lancets. (Pseudo Din# 910333 must be used for all diabetic supplies);
- d) allergy serums;
- e) oral contraceptives and the patch (birth control);
- f) Nuva Ring (contraceptive), subject to a maximum of \$178.00 per insured, per policy year;
- g) all acne preparations excluding Accutane.

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**OVER THE COUNTER DRUGS**

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- a) creams relating to yeast infections such as Canesten, Monistat, Gyneurec;
- b) allergy medications such as Claritin, Reactine, Hismanal, Seldate

(these claims will be covered under the plan when submitted using a prescription drug claim form with all original receipts and a written or itemized receipt from a pharmacy).

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**AIDS COVERAGE**

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The plan will pay up to \$5,000.00 with respect to drug treatment for HIV positive or AIDS affected students. (special authorization required)

**Please visit our website [www.wespeakstudent.com](http://www.wespeakstudent.com) for more details on our prescription plan partners.**

Reimbursement will be made for the lowest priced substitutable drug, as provided for in the Provincial Drug Benefit Formulary.

## EXCLUSIONS

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- a) over-the-counter products, or medicines available without a prescription;
- b) fertility drugs; erectile dysfunction drugs; male pattern baldness remedies;
- c) anti-smoking remedies (nicorette gum, patches or similar products);
- d) Intrauterine Device (IUD) Birth Control; oral vitamins; injectable vitamins that are non-prescription;
- e) drugs, hormones, products and injections for the treatment of obesity;
- f) infant formula, dietary foods and aids; salt and sugar substitutes;
- g) first-aid and surgical supplies; atomizers, vaporizers;
- h) drugs which are experimental in nature; diagnostic aids and laboratory tests;
- i) preventative vaccines;
- j) Accutane.

## SECTION II - DENTAL BENEFITS

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### MAXIMUM COVERAGE

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- During each policy year, the maximum coverage per Insured is \$600.00. Reimbursement is considered according to the Ontario Dental Association's Suggested Fee Guide for General Practitioners.

### BASIC AND PREVENTIVE SERVICES

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- 80% of one examination and consultation, including any necessary x-rays and diagnostic services at time of exam, during each policy year **(100% at a Network Dentist)**.

#### Eligible exams

- a) complete oral examinations
- b) recall oral examinations
- c) emergency or specific oral examinations
- d) consultation

#### Eligible X-rays

- a) full mouth series, maximum of 16 films in any 36 consecutive months
- b) panorex (one in any 36 consecutive months)
- c) periapical (no more than 16 films in any 36 consecutive months)
- d) bitewing (no more than 4 films in 12 consecutive months)
- e) occlusal (no more than 4 films in 12 consecutive months)
- 80% of one cleaning and one unit of polishing; includes up to 4 units of scaling (above the gum line) **(100% at a Network Dentist)**.  
Fluoride treatments will be limited to one per policy year.

### MINOR RESTORATIVE SERVICES

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- 50% of the cost of amalgam, silicate, composite or tooth-coloured fillings and space maintainers **(75% at a Network Dentist)**.

#### Please note the following information:

- space maintainers only applicable to dependents under 15 years of age
- tooth-coloured fillings are covered provided no more than 24 consecutive months have elapsed since the last restoration

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- multiple restorations on a common surface placed on the same service date will be considered a single restoration
- maximum benefit payable will not exceed the fee for a 5 surface restoration regarding the same tooth during one sitting

## **EXTRACTIONS AND ORAL SURGERY**

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- 50% coverage of extractions and residual root removal, limited to two wisdom teeth in any policy year **(75% at a Network Dentist)**.

## **THE SERVICES LISTED BELOW ARE COVERED AT 10% (25% at a Network Dentist)**

- **Endodontics** - will include, where applicable, treatment plan, local anaesthesia, tooth isolation, clinical procedures, sutures, appropriate radiographs (x-rays) and follow-up care:
  - a) pulpotomy (not in conjunction with restoration of root canal therapy if rendered within 30 days)
  - b) root canal therapy
  - c) apexification
  - d) periapical services
  - e) root amputation
  - f) hemisection
  - g) intentional removal, apical filling and reimplantation
- **Periodontics**
  - a) non-surgical procedures
  - b) definitive surgical procedures
  - c) adjunctive surgical procedures
  - d) occlusal equilibration
  - e) periodontal appliances including impression and insertion (no more than one appliance per arch in any period of 24 consecutive months)
  - f) periodontal appliance repair, maintenance and adjustment (no more than 4 units in any policy year)
- **Major Restorative (crowns/bridges/dentures)**

Most of the services listed below will be replaced only if the existing appliance is at least 5 years old, if the appliance is temporary and being replaced with a permanent appliance within 12 months of the installation of the temporary appliance or if the appliance was necessary due to the extraction of one natural tooth.

  - a) Crowns (only if more than 5 years have elapsed since the last placement) will include, where applicable, treatment plan, occlusal records, local anaesthesia, subgingival preparation of the tooth and supporting structures, removal of decay and old restoration, tooth preparations, pulp protection, impressions, temporary coverage, insertion, occlusal adjustments and cementation.
  - b) Removable prosthodontics will include, where applicable, treatment plan, impressions, jaw relation records, try-in, insertion, occlusal equilibration and 3 months post-insertion care on complete dentures, transitional dentures, acrylic dentures and cast partial dentures.
  - c) Fixed prosthodontics will include, where applicable, treatment plan, occlusal records, local anaesthesia, subgingival preparation of the tooth and supporting structures, removal of decay and old restoration, tooth preparation, pulp

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protection, impressions, temporary coverage, splinting, intraoral indexing for soldering purposes, insertion, occlusal adjustments and cementation on pontic, retainers and abutments.

## **EXCLUSIONS**

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- a) services not included in the list of defined eligible services (e.g. temporary fillings);
- b) completion of claim forms, advice by phone, or charges for missed or cancelled appointments;
- c) cosmetic surgery or treatment when classified as such by the Company;
- d) any dental treatment not yet approved by the Canadian Dental Association or which is clearly experimental in nature;

This is a summary of the benefits available under the Group Insurance Plan. Further details may be obtained from the plan provider.

## **SECTION III - EXTENDED HEALTH CARE BENEFITS**

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This benefit helps pay the cost of eligible medical expenses incurred by an Insured and their insured family members. An Insured will be reimbursed for eligible expenses not covered by the Provincial Medicare Plan, subject to the deductible, if any, and percentage reimbursed shown below. Payment will be made for those eligible expenses which are a) reasonable and medically necessary and b) incurred on the prior recommendation of a legally qualified physician except where otherwise indicated.

### **ELIGIBLE EXPENSES (IN PROVINCE)**

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ClaimSecure will pay 100% of Vision Care eligible expenses and 80% of all other eligible expenses unless otherwise indicated. The following are the eligible expenses provided by licensed practitioners in the province the expense is incurred in.

#### **AMBULANCE**

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- a) A licensed ground ambulance when used to transport an Insured because of emergency or in-patient treatment i) from the place where the Insured suffers the sickness to the nearest hospital where adequate medical treatment is available, ii) from one hospital to another, or iii) from a hospital to the Insured's residence, when an Insured's condition warrants it.
- b) Emergency transportation by a licensed air ambulance to the nearest hospital where adequate treatment is available or to another hospital when certified as essential by the attending physician. If medically necessary, in flight services of a registered nurse and the return air fare for the registered nurse will be included.

#### **PARAMEDICAL PRACTITIONERS**

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80% up to a maximum of \$300.00 each policy year for each type of practitioner listed below:

- a) Combined services a clinical psychologist or speech therapist, if recommended by a physician;
- b) Combined services of a naturopath or a chiropractor;
- c) Combined services of a physiotherapist or a massage therapist, if recommended by a physician;
- d) Services of a registered dietitian;
- e) Services of an osteopath;
- f) Combined services of a podiatrist or chiropodist;
- g) Services of an athletic therapist.

## **ORTHOPEDIC SUPPLIES**

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Charges for molded arch supports, orthopedic supplies and custom made orthopedic shoes are covered at 80% to a maximum of \$200.00, if recommended by a physician, podiatrist or chiroprapist; **Orthopedic supplies as noted above must be dispensed by one of the following providers: othotist, pedorthist, podiatrist or chiroprapist.**

**Orthopedic supplies must be dispensed by a different provider than the prescriber.**

**Orthopedic supplies prescribed or dispensed by a chiropractor are not eligible.**

\*When submitting your claim be sure to include the following: Your major medical expense claim form, referral pre-dating treatment, original paid in full invoice, gait analysis or biomechanical exam, a description of the raw materials used in the construction of the orthotic.

## **PROSTHETIC APPLIANCES**

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- a) Charges for artificial limbs when the loss of the limb occurs while the individual is insured under this benefit, the cost of repair is also eligible; replacement is included when required due to physiological change, but excluding myoelectric appliances;
- b) Charges for artificial eyes including reimbursement for one polishing or one re-making of the artificial eye each policy year;
- c) Charges for crutches, casts, splints, trusses and braces (does not include dental braces, or expense of a brace or similar device used for non therapeutic purposes or used solely for the purpose of participation in sports or other leisure activities), including replacements when medically necessary, subject to a maximum of \$300.00
- d) Purchase of an external breast prosthesis when required because of a total or radical mastectomy that has been performed while the individual is insured under this benefit, including the purchase of 2 surgical brassieres, to a maximum of \$200.00 per individual each policy year.

## **MEDICAL SUPPLIES**

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Charges for vaccines (excluding Hepatitis B), compound serums, colostomy supplies, injectable drugs and varicose vein injections, if medically necessary. Such drugs or supplies must be either administered by a physician or dentist or prescribed by a physician or dentist and dispensed by a pharmacist. However, any charges for their administration will not be included.

## **EQUIPMENT RENTAL**

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Charges for wheelchairs, walkers, hospital beds, traction kits which are rented for temporary therapeutic use. If, due to extended illness or disability, the need for these items will be long term, the Company, at its sole discretion, may approve the purchase of these items. Repair to a wheelchair will be included up to a lifetime maximum of \$250.00.

## **OTHER ELIGIBLE EXPENSES**

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- a) Charges for oxygen, blood or blood products and the equipment required for its administration;
- b) Charges for treatment of a sickness by the use of radiotherapy or coagulotherapy;
- c) Charges for laboratory tests done in a commercial laboratory for diagnosis of a sickness but excluding any tests performed in a physician's office or a pharmacy.

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## **VISION CARE**

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If an Insured incurs expenses for vision care, the Company will pay reasonable and customary charges for:

- a) one general optometric examination by an optometrist or ophthalmologist during any 24 consecutive months plus (b) or (c) below;
- b) standard eye glass lenses and frames (single vision or bifocal as required) or contacts when prescribed by a physician or an optometrist, or replacement of existing eye glass lenses and frames to a maximum of \$100.00 in any consecutive 24 months for one complete set of lenses and frames for any one Insured; or
- c) contact lenses when prescribed by a physician or optometrist for severe corneal astigmatism, severe corneal scarring, Keratoconus (Conical Cornea) or Aphakia, provided that visual acuity can be improved to at least 20/40 level with contact lenses, but cannot be improved to that level with regular glasses, up to a maximum of \$200.00 for one complete set of lenses for any Insured, in any 24 consecutive months. Otherwise, contact lenses are subject to the same maximum as eye glasses and frames.

The Company shall not be liable for any expenses incurred for the provision of sunglasses, safety glasses or any form of eyeglasses provided for cosmetic or aesthetic purposes.

## **LIMITATIONS AND EXCLUSIONS**

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- a) expenses as a result of any injury or sickness caused by declared or undeclared war or any act thereof;
- b) expenses of any kind which would not normally be charged to the Insured provided by the policy were not in effect;
- c) expenses incurred from any injury or sickness sustained as a result of employment when the Insured is covered or eligible to receive benefits under the applicable Workplace Safety and Insurance Board's legislation or similar law;
- d) suicide or any attempt thereat or intentionally self-inflicted injury, regardless of mental health;
- e) cosmetic medical or surgical care, other than due to an accidental bodily injury sustained while the Insured is insured under this benefit;
- f) medical treatment which is experimental or investigational in nature;
- g) periodic health examinations, broken appointments, physician's costs for traveling or providing telephone advice, third-party examinations, completion of forms or medical reports, travel for health purposes;
- h) services, treatment or supplies not included in this benefit;
- i) expenses incurred from any injury or sickness as the result of active full-time service in the armed forces of any country;
- j) expenses for optical services rendered by a Physician, Licensed, Certified or Registered optician, Licensed, Certified or Registered optometrist or a Licensed, Certified or Registered ophthalmologist employed or engaged by McMaster University;
- k) expenses incurred by an Insured who is not covered under any Federal or Provincial Hospital or Medical Plan, or its equivalent.

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## **SECTION IV - ACCIDENT BENEFITS**

### **(Excluding Varsity Athletes)\***

\* Varsity Athletes are to contact Athletics and Recreation for a copy of their AD&D Benefit Plan

For the purposes of the following benefits, "accident" wherever used means an occurrence due to external, violent, sudden, fortuitous causes beyond the Insured's control. This must occur while the insurance is in force.

#### **ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

When injury results in any of the following losses within 365 days after the date of the accident, the Company will pay the amount specified for such loss or permanent and total loss of use in the following schedule. Indemnity is only payable for the greatest loss sustained by any one Insured as the result of any one accident.

Life .....	\$ 7,500.00
Both Hands or Both Feet.....	\$ 25,000.00
Entire Sight of Both Eyes.....	\$ 25,000.00
One Hand and One Foot.....	\$ 25,000.00
One Hand or One Foot and Entire Sight of One Eye.....	\$ 25,000.00
Speech and Hearing in Both Ears.....	\$ 25,000.00
Speech or Hearing in Both Ears .....	\$ 15,000.00
One Arm or One Leg .....	\$ 15,000.00
One Hand or One Foot.....	\$ 10,000.00
Entire Sight of One Eye .....	\$ 10,000.00
Hearing in One Ear .....	\$ 5,000.00
Thumb and Index Finger of Either Hand .....	\$ 5,000.00
Four Fingers of Either Hand .....	\$ 5,000.00
All Toes of One Foot .....	\$ 3,750.00
Any One Entire Finger or Entire Thumb.....	\$ 1,000.00
Part of Any One Finger or Thumb .....	\$ 150.00
One or More Entire Toes.....	\$ 50.00
One Entire Phalanx of Any One Finger .....	\$ 50.00
Quadriplegia (complete paralysis of both upper and lower limbs).....	\$ 30,000.00
Paraplegia (complete paralysis of both lower limbs) .....	\$ 30,000.00
Hemiplegia (complete paralysis of upper & lower limbs of one side of the body) .	\$ 30,000.00

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## **DOUBLE INDEMNITY**

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The amount of indemnity for accidental loss of life stipulated under Accidental Death and Dismemberment Benefits shall be doubled, if such loss occurs while the Insured is riding in, boarding or alighting from any bus, streetcar, train or school vehicle owned or leased by proper school authority.

## **ACCIDENTAL MEDICAL EXPENSE REIMBURSEMENT**

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Expenses for any of the following services or supplies if an Insured receives medical treatment within 30 days from the date of the accident and is under the regular care and attendance of a physician:

- a) hospital charges for the difference between the public ward allowance under the Insured's Provincial Hospital Plan and the semi-private accommodation charge (private accommodation charge if recommended by a physician);
- b) expenses for the services of a private-duty nurse;
- c) fees for the services of a physiotherapist or combined services of a chiropractor/athletic therapist when recommended by a physician, up to \$600 for a physiotherapist, and up to \$300 for a chiropractor/athletic therapist, per any one accident.
- d) expenses for the services of a chiropodist, podiatrist, osteopath or speech therapist;
- e) transportation by a licensed ambulance service or, when recommended by a physician, by any other conveyance licensed to carry passengers for hire to or from the nearest hospital which is equipped to provide the required treatment, subject to a maximum reimbursement of \$1,000.00 as the result of any one accident;
- f) transportation home from the hospital by a licensed ambulance service following an injury, if deemed necessary provided alternative transportation is not available or possible, subject to a maximum reimbursement of \$1,000.00 as the result of any one accident;
- g) miscellaneous expenses for crutches, casts, splints, trusses and braces (does not include dental braces, or expense of a brace or similar device used for non therapeutic purposes or used solely for the purpose of participation in sports or other leisure activities), but not including replacement thereof, subject to a maximum of \$2000.00 per any one accident;
- h) rental of wheelchair, respirator/ventilator, and other durable equipment for therapeutic treatment, not to exceed the purchase price prevailing at the time rental became necessary;
- i) charges for x-rays.

The reasonable and customary expenses must be incurred within 3 years after the date of the accident and reimbursement under this provision is subject to a maximum of \$15,000.00 as a result of any one accident.

Reimbursement made under this provision shall not duplicate payment provided by any other part payable under the policy.

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## **ACCIDENTAL DENTAL EXPENSE**

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When injury to whole or sound teeth (capped or crowned teeth will be considered whole and sound), due to an external force or blow to the mouth and within 30 days from the date of the accident, requires treatment by a dentist or oral surgeon, the Company will pay the reasonable and necessary expenses actually incurred by the Insured within 52 weeks after the date of the accident, but not to exceed \$2,000.00 as the result of any one accident. Any payment made under this provision will be in accordance with the current Fee Guide for General Practitioners published by the Ontario Dental Association.

## **EXCESS HOSPITAL/MEDICAL REIMBURSEMENT OUT OF PROVINCE**

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*(Applicable only to Residents of Canada covered under Provincial Health Insurance Plan or its equivalent)*

When by reason of injury sustained outside normal province of residence, the Company will pay the following reasonable and customary expenses actually incurred by the Insured for medical treatment not to exceed \$10,000.00 as the result of any one accident:

- a) services and supplies rendered by a hospital while the Insured is confined as a resident in-patient in standard ward or semi-private accommodation;
- b) services of a physician or anaesthetist;
- c) services of a nurse;
- d) diagnostic x-ray examination by a physician;
- e) transportation by a licensed ambulance; rental of crutches, splints, trusses or braces (excluding the expense of brace or similar device used for non therapeutic purposes or used solely for the purpose of participating in sports or other leisure activities).

Reimbursement under this provision shall not duplicate payment provided by any other part of the policy. Insurance commences on the date of departure of an Insured from the province of residence and terminates upon the date of return to the province of residence.

## **FRACTURE**

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When an Insured sustains an injury which results in any of the fractures, dislocations, tendon severances or miscellaneous conditions listed in the following schedule, a maximum benefit of \$500.00 will be paid by the Company at the percentage indicated below, but not more than one such indemnity, the largest, will be payable as the result of any one accident.

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	Percentage		Percentage
<b>For complete fracture</b> (including Greenstick type fracture)			
Of the skull (depressed)	100%	Of the skull (not depressed)	33%
Of the spine (one or more vertebrae)	50%	Of the jawbone (mandible)	33%
Of the thigh (femur)	33%	Of the jawbone (maxilla)	33%
Of the knee cap	27%	Of the pelvis	33%
Of the shoulder blade	25%	Of the lower leg	25%
Of the wrist (small bones)	25%	Of the ankle (small bones)	25%
Of the forearm (not compound)	12%	Of the forearm (compound or comminuted)	23%
Of the sternum	17%	Of the sacrum or coccyx	17%
Of the arm, between elbow and shoulder	17%	Of the collarbone	12%
Of two or more ribs	10%	Of the nose	12%
Of one foot (one or more metatarsals)	8%	Of the facial bone	8%
Of one rib	6%	Of one hand (one or more metacarpals)	8%
<b>For complete dislocation</b>		Of any bone not specified above	3%
Of the hip	42%		
Of the shoulder (with open reduction)	25%	Of the knee (with open primary repair)	33%
Of the ankle	17%	Of the wrist	17%
Of the bones of foot, other than toes	8%	Of the elbow	12%
<b>Severance of tendon or tendons</b>			
Heel (achilles)	22%	Ankle	20%
Knee	18%	Foot (not toes)	17%
Elbow	17%	Wrist	12%
Hand (including fingers)	12%		
<b>Miscellaneous</b>			
Ruptured kidney (operative)	27%	Ruptured liver (operative)	27%
Ruptured spleen (operative)	27%	Punctured lung - with open surgery	23%
Burns - requiring one or more skin grafts	22%	Knee - injured and requiring surgery (when there is no fracture or dislocation)	22%
Bone operation - injured portion removed (when there is no fracture or dislocation)	20%		

## EMERGENCY TAXI

When injury necessitates immediate medical attention, the Company will pay the reasonable expense incurred for a licensed taxi to transport the Insured to either a physician's office or the nearest hospital, subject to the maximum amount of \$50.00 as the result of any one accident.

## SPECIAL TREATMENT TRAVEL EXPENSE

If injury necessitates special medical treatment recommended by the attending physician and which cannot be obtained within a radius of 160 kilometers of the Insured's residence,

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the Company will pay the reasonable and necessary travel expenses actually incurred to obtain such treatment. Should the age of the Insured necessitate accompaniment by an escort, the Company will pay reasonable and necessary travel expenses actually incurred for the person who accompanies the Insured, plus ordinary living expenses up to \$40.00 per day. The maximum amount payable under this provision is \$1,000.00 for all such expenses.

## **SUPPLEMENTAL TRANSPORTATION EXPENSE**

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If, as a result of an injury, it is deemed necessary for the Insured to be transported to his regular scheduled classes and his residence by means of transportation other than that which would have normally been used by the Insured, had such injury not occurred, the Company will reimburse the Insured for the additional cost of such alternate transportation, subject to a maximum of \$15.00 per day and payable up to 60 scheduled class days.

## **REHABILITATION**

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If, as the result of injury, the Insured sustains a loss payable under Accidental Death and Dismemberment Benefit, and the Insured requires training in a special occupation and such training is necessary to allow the Insured to pursue a gainful occupation, the Company will pay the reasonable and necessary expense for such training during the 3 years following the date of accident, but in no event to exceed a maximum of \$5,000.00. Payment will not be made for room board or other ordinary living, traveling or clothing expenses.

## **REPATRIATION**

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In the event accidental loss of life is sustained by an Insured while out of his province of residence, the Company will pay the reasonable and customary expenses actually incurred for the transportation of the body of the deceased to the city of residence, not to exceed \$2,000.00.

## **TUTORIAL AND SPECIAL TELEPHONE EXPENSE**

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If injury shall, within 100 days from the date of the accident, totally disable and confine the Insured Student to his residence or hospital for a period in excess of 40 consecutive days, the Company will pay the expenses incurred from the first day the actual expense is incurred for such confinement, for the tutorial services of a qualified teacher, at a maximum rate of \$20.00 per hour and in addition, will pay for labour charges, wiring and rental of communication equipment to provide a telephone tutorial service from the school to his residence or hospital. All benefits under this provision is subject to an aggregate limit of \$2,000.00.

## **EYEGLASSES AND CONTACT LENSES EXPENSE**

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If injury sustained by an Insured requires treatment by a physician and,

- a) results in the breakage of eyeglasses or loss or breakage of a contact lens or lenses the Company will pay the actual cost of repair, or replacement, to a maximum of \$200.00 in respect to all such replacements or repairs per policy year; or
- b) results in the purchase of eyeglasses or contact lenses upon the advice of a physician, when neither of which were previously required or worn, the Company will pay the actual expense therefore, up to a maximum of \$200.00 in respect to all such purchases per policy year.

## **HOME ALTERATION AND VEHICLE MODIFICATION**

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If an injury sustained by an Insured does not cause loss of life, but results in a loss for which indemnity becomes payable under the Accidental Death and Dismemberment Benefit and the Insured is subsequently required to use a wheelchair to be ambulatory, the Company will pay the reasonable and necessary expenses actually incurred within 3 years of the date of the accident causing such loss for:

- a) the cost of alterations to the Insured's principal residence; and or
- b) the cost of modifications to one motor vehicle utilized by the Insured, when such modifications are approved by the provincial vehicle licensing authorities where required for the purpose of making them wheelchair accessible.

Payment by the Company for the total of all expenses incurred by or for any Insured is subject to a maximum of \$10,000.00 as the result of any one accident.

## **SPECIAL CONFINEMENT**

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\$2,000.00 will be paid if an Insured is confined to residence or hospital for at least 12 consecutive months as the result of an accident and is under the regular care and attendance of a physician. Confinement must occur within 30 days from the date of the accident.

## **HEARING AIDS OR OTHER PROSTHETIC APPLIANCES**

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If as a result of injury, an Insured receives medical treatment from a physician and requires hearing aids or other prosthetic appliances, the Company will pay expenses for the purchase of such hearing aids or other prosthetic appliances which were not previously required or worn, subject to a maximum of \$3,000.00 as the result of any one accident. The reasonable necessary expenses must be incurred within 3 years after the date of the accident.

## **DREAD DISEASE**

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When, as the result of Poliomyelitis, Scarlet Fever, Diphtheria, Spinal Meningitis, Encephalitis, Rabies, Tetanus, Tularemia, Typhoid or Leukemia, Hepatitis B, Non A and Non B Hepatitis, Aids or testing HIV positive which commences while the policy is in force, an Insured requires confinement in a hospital or the services of a nurse, the Company will pay the expenses actually incurred for such confinement or services within 3 years immediately following the date the first expense is incurred, not to exceed \$10,000.00.

## **WIGS/HAIRPIECES**

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Wigs and hairpieces as a result of alopecia, radiation and/or chemotherapy are covered up to a maximum of \$1,000.00 in total per policy year.

## **LIMITED AIR TRAVEL**

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Insurance provided under the policy includes injury sustained in consequence of riding as a passenger, and not a pilot or crew member, in, boarding or alighting from, or being struck by, or making a forced landing with or from (a) any aircraft having a current and valid airworthiness certificate and which is operated by a person holding a current and valid pilot's license of a rating authorizing him to pilot such aircraft, or (b) any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

cont'd ...

Notwithstanding (a) and (b) above, the policy excludes injury sustained while and in consequence of riding as a passenger, pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated or leased by McMaster University.

## **EXPOSURE AND DISAPPEARANCE**

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If, by reason of an accident covered by the policy, an Insured is unavoidably exposed to the elements and, as the result of such exposure, suffers a loss for which indemnity is otherwise payable hereunder, such loss will be covered under the terms of the policy.

If the Insured is not found within one year after the date of the disappearance, sinking or wrecking of the conveyance in which the Insured was riding at the time of the accident and such circumstances as would otherwise be covered hereunder, it will be presumed the Insured suffered loss of life resulting from injury caused by an accident at the time of such disappearance, sinking or wrecking.

## **EXCLUSIONS**

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This section does not cover loss, fatal or non-fatal, caused by or resulting from:

- a) suicide or any attempt thereat or intentionally self-inflicted injury, regardless of mental health;
- b) declared or undeclared war or any act thereof;
- c) active full-time service in the armed forces of any country;
- d) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the Limited Air Travel coverage;
- e) expenses of dental treatment, nor the cost of x-rays, repair or replacement or pre-existing dentures, filling or crowns, other than as provided in the Accidental Dental benefit;
- f) expense of repairing, supplying or replacing eyeglasses, contact lenses or prescriptions therefore, other than as provided in the Eyeglasses and Contact Lenses Expense;
- g) charges for massage therapy;
- h) sickness or disease, either as a cause or effect, other than as provided in the Dread Disease benefit;
- i) expenses incurred by an Insured who is not covered under any Federal or Provincial Hospital or Medical Plan, or its equivalent
- j) a criminal act the Insured commits or attempts to commit.

Benefits are reduced by any amount paid or payable under any other policy providing similar reimbursement expenses.

## **DRUG/DENTAL/EHC/ACCIDENT CLAIMS**

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All practitioners must be licensed, certified or registered, is neither an Insured, or a member of the immediate family and does not ordinarily reside in the Insured's residence.

Please note that general prescription drug, extended health care and dental claims for the 2015-2016 policy year must be **RECEIVED** by ClaimSecure no later than November 30, 2016 to be eligible for reimbursement.

### **• How do I make a drug/dental/vision claim?**

Your student identification card may be used at any participating provider (pharmacist or dentist) across Canada and payment of eligible claims will be honored. To fill a prescription drug or dental claim, you will need to supply the pharmacist/dentist with the following information:

- Your Group Number is 515324
- Provider: ClaimSecure (formerly RxPlus)
- Your Student ID # \_\_\_\_\_ M (10 digit number with a 9 digit student id)

I.E. If your student ID # is 9 digits, the correct ID # would be 487654321M

At this point you will be required to pay the deductible amount of your claim if necessary

### **• My student card was not accepted at the pharmacy or dental office. Why? What do I do?**

There are a few different reasons for having complications at your pharmacy or dental office. Below are some scenarios:

- a) At the beginning of each semester, a listing of all registered and eligible students to date is provided. These records are used to put your personal information on-line so you can make a pay-direct claim at your pharmacy or dental office. There is a time when you will not be able to use your student card to purchase claims on-line due to the transfer of information to the on-line system. If you are affected by this delay, please use the manual reimbursement system as noted below.
- b) Your pharmacist or dentist may not be familiar with the procedure for processing a claim through ClaimSecure. A toll-free number has been provided to all pharmacies and dental offices so they are able to assist you on the spot.
- c) If you experience complications at the pharmacy that are not related to the above descriptions, please call ACL Student Benefits for help at 1-800-315-1108.

### **• What is a Network Dentist?**

While you can see any dental office you wish in Canada, should you decide to see a Network Dentist, you may be able to receive additional discounts directly from the dental office above your student benefit coverage. To see a listing of the Network Dental offices, please go to the website [www.wespeakstudent.com](http://www.wespeakstudent.com)

### **• I have been unable to locate a ClaimSecure participating pharmacy. What do I do?**

It will be necessary for you to pay the cost of the prescription and keep the official prescription receipt(s) for the total amount. Please use a manual reimbursement system as noted below.



• **How do I use the manual reimbursement system?**

Prescription, Dental, Extended Health and Vision claim forms are available at the MSU office or online at [www.wespeakstudent.com](http://www.wespeakstudent.com). Complete all sections of the form that apply to your claim and once you sign it you can send it along with your receipts directly to ClaimSecure at PO Box 6500 Station A, Sudbury, ON, P3A 5N5. It will take approximately 3-4 weeks, depending on mail service, to receive your reimbursement.

• **How do I make an accident claim?**

- All accident claims should be submitted on an SSQ, Life Insurance Company Inc. (SSQ) Post-Secondary Student Accident Claim form, available from the MSU office. Claim form must be signed by an authorized authority at the MSU office.
- Students must have received treatment from a qualified physician/dentist within 30 days from the date of the accident.
- Completed claim form must be filed directly to SSQ within 90 days from the date of the accident, and no later than 1 year.
- It is the Insured's responsibility for securing the claim form and for charges incurred for its completion.

• **Am I covered worldwide?**

If you are out of the province or country and you have an accident that requires immediate, necessary medical treatment or you need to obtain a prescription from a qualified physician, you will be required to pay the amount owing at that time yourself and keep all receipts. When you return to the province, you are then required to fill out a manual reimbursement claim form and send it to ClaimSecure (Prescription drug) or SSQ (Accident claim) with the receipts to receive your money back.

Please note that you will be reimbursed according to the benefits set up under your health insurance plan no matter where the accident has occurred or where you obtained the prescription.

## **GENERAL INQUIRIES**

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• **Am I covered?**

All full-time students are automatically assessed the Health and Dental Plan fee and are covered for the Health and Dental Plan.

• **May I enroll my dependents?**

All students may obtain coverage for their spouse and dependent children by enrolling them between September 1, 2015 and September 30, 2015 by contacting the MSU main office (MUSC 201) and paying the applicable fee or on-line using Visa or Mastercard by going to [www.wespeakstudent.com](http://www.wespeakstudent.com) prior to the dead line date.

**"SPOUSE"** means the legal spouse of the Insured Student, residing in Canada, provided there is no legal separation in effect, or an individual of the same sex or opposite sex who has been residing with the Insured Student for a period of at least one year and who has been designated as the spouse of the Insured Student in McMaster Students Union records for insurance purposes, and is covered under the provincial health insurance plan.

**“DEPENDENT CHILD OR CHILDREN”** means any natural child, step child or legally adopted child of the Insured Student, who is 20 years of age and under, unmarried and receives full support and maintenance from the Insured Student, or 21 years of age but less than 25 years of age, unmarried and receives full support and maintenance from the Insured Student for reason of full-time attendance at an accredited institute, college or university in Canada or receives full support and maintenance from the Insured Student by reason of mental or physical infirmity, is a resident of Canada, and is covered under the provincial health insurance plan.

**Please Note: You are only eligible to opt-in family members before the deadline date shown below. Should you not purchase family coverage prior to the deadline date you will not be able to purchase family coverage at any other time during the current policy year. The Deadline date shown below will not be extended.**

**Family Opt-In Deadline is September 30, 2015.**

**Family dependents can only be added to the same benefit plan the MEMBER is on.**

- ***What if I am already covered?***

You may decline coverage for the dental or health plan by September 30, 2015. You must supply proof of similar coverage elsewhere (i.e. as a dependant under your parents or spouses insurance). Go to [www.wespeakstudent.com](http://www.wespeakstudent.com) and fill out the on-line opt-out form. Please note that you will not be able to opt out of these benefits should you miss the deadline date noted above. No paper opt-out's will be accepted.

**Please note: The above noted Deadline date will not be extended. Should you miss this date, no refund will be issued even if the dental or health coverage has not been used.**

- ***What is the termination date of my coverage?***

Students who are full-time day attending and have paid for the Health and Dental plan will have a termination date of August 31, 2016.

- ***Coordination of Benefits for Private and Provincial Plans***

Amounts payable under the policy shall only be for the excess of such expenses over any amounts available or collectible for the treatment or services which are insured services under the Provincial Medical or Hospital Care Plan of the province in which the Insured is resident, whether or not the Insured is covered hereunder.

If an Insured has coverage under another plan of insurance which provides similar benefits, the order of benefits determination is as follows:

- a) the plan that does not include a Co-ordination of Benefits provision is considered to be the primary plan and pays benefits first before a plan which includes a Co-Ordination of Benefits provision
- b) the plans that include a Co-ordination of Benefits provision, priority payment is established as follows:
  1. the plan where the Insured is covered as a student
  2. the plan where the Insured is covered as a dependent

**If you have any questions,  
contact ACL Student Benefits at 1-800-315-1108**

This brochure is designed to outline the benefits for which you are eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of an Insured will be governed solely by the Group Master Policy issued by SSQ, Life Insurance Company Inc. .

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## **Your Drug/Dental/EHC Claims are paid by ClaimSecure**

**When making a pay direct drug/dental claim the pharmacy/dentist will need to know the following**

- **Your Group Number is 515324**
- **Provider: ClaimSecure (formerly RxPlus/Merx Health Corporation)**
- **Your Student ID# \_\_\_\_\_ M**  
**(10 digit number with a 9 digit student id)**

i.e. If your student ID # is 9 digits, the correct ID # would be 487654321M

**All Dental office and Dental procedure Inquiries call  
ClaimSecure toll free 1-888-513-4464  
for all other Inquiries call ACL at 1-800-315-1108**

**\*If mailing your claim please mail your prescription drug/dental/extended health claim directly to ClaimSecure at PO Box 6500 Station A, Sudbury, ON, P3A 5N5**

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### ***Plan Consultants:***



1 Yonge Street, Suite 1200  
Toronto ON M5E 1E5

Tel: (416) 216-0296 Fax: (416) 216-1179 Toll Free: 1-800-315-1108

Website: [www.wespeakstudent.com](http://www.wespeakstudent.com)

Email: [help@wespeakstudent.com](mailto:help@wespeakstudent.com)

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**All Drug, Accident, Dental & EHC Benefits Underwritten by:**  
**SSQ, Life Insurance Company Inc.**  
Suite 500, 110 Sheppard Ave. E., Toronto, Ontario, M2N 6Y8

**SSQ** *Financial  
Group*

