

The Student FLEXible Benefit Plan allows you to choose coverage to suit your needs. Below is a summary of the coverage options available. Visit www.mystudentplan.ca/bowvalley to find more about the coverages and complete the Enrol/Opt Out online form. You have one opportunity each year to Flex your Benefits during your enrolment period and before the applicable deadline. All eligible students are automatically enrolled in the Balanced Plan.

Included in All Plans

- Supplemental Health - 80% coverage
- Ambulance - \$250 per trip
- Dental Accident - \$1,000 per accident
- Emergency Travel Coverage
- Accidental Death & Dismemberment
- Critical Illness
- Tutorial
- Services & Supplies*

**Based on reasonable & customary charges.*

Benefit	Balanced Plan	FLEXible Drugs & Parameds	FLEXible Parameds & Vision	FLEXible Dental
Prescription Drugs (national formulary)	80% coverage \$3,000/benefit year	90% coverage \$3,000/benefit year	70% coverage \$3,000/benefit year	70% coverage \$3,000/benefit year
Vision	100% coverage	100% coverage	100% coverage	100% coverage
Eye Exam	\$60/24 months	\$60/24 months	\$60/24 months	\$60/24 months
Glasses/Contacts	\$100/24 months	no coverage	\$150/24 months	no coverage
Parameds* *Psychologist or Social Worker (no per visit max.)	80% coverage \$20 per visit \$300/benefit year	80% coverage \$35 per visit \$400/benefit year	80% coverage \$50 per visit \$500/benefit year	80% coverage \$20 per visit \$300/benefit year
Dental	\$750/benefit year 80% coverage	\$500/benefit year 80% coverage	\$750/benefit year 80% coverage	\$1,000/benefit year 80% coverage
Diagnostic & Preventive	12 month recall	12 month recall	12 month recall	6 month recall
Minor Restorative	70% coverage	50% coverage	60% coverage	80% coverage
Oral Surgery	50% coverage	30% coverage	30% coverage	80% coverage
Periodontic	15% coverage	15% coverage	15% coverage	15% coverage
Endodontic	20% coverage	20% coverage	20% coverage	20% coverage

Access all benefits coverage details at www.mystudentplan.ca/bowvalley.

In the event of any discrepancy between the information herein and our contract with the insurer, the terms of the contract will apply. All benefits payable through the student plan are based on reasonable and customary charges.

How to Enrol for Coverage

Fees for the student plan are assessed automatically by the institution at registration. You are also enrolled automatically should you meet the eligibility criteria for the plan. If you are unsure about whether or not you are eligible, please visit or contact the Benefits Plan Office.

New eligible students will be added to the plan(s) within 60 days of the start date of your program. Please keep your receipts for eligible expenses incurred during this time period for submission to the insurance carrier upon completion of the enrolment process. Returning eligible students may continue to access the plan(s) without disruption by using their current myBenefits Card or by submitting claims directly to the carrier.

FLEXible Benefits

You have four FLEXible options available, if no option is selected you will be automatically enrolled in the Balanced Plan and cannot Flex your benefits until your next enrollment period. Should you choose to Flex your Benefits you will be enrolled in your chosen plan for as long as you remain enrolled in the Student Benefits Plan. **Students choosing to Flex their Benefits must be enrolled in BOTH the health and dental plan.**

Accessing Coverage

myBenefits Card: Pay-direct claims allow for direct billing of eligible costs between your pharmacy and/or dental office and the insurance company. Pharmacy claims are processed immediately so that students are not out of pocket the full expense at the time of purchase. Dental claims are processed based the individual dental office's billing practices. These claims are accessed with the myBenefits Card. You can download your myBenefits Card from mystudentplan.ca or pick one up from the Benefits Plan Office.

Submit Claims Online: To access all claim features, register for Groupnet at <https://my.canadalife.com/sign-in>, or download the app through your device app store.

Manual Claims: To submit a manual claim, complete an insurance claim form, attach the original receipts and documents, and mail to the insurer. Remember to keep a copy of all original documents for your records. You can download claim forms from www.mystudentplan.ca.

Opting Out of Coverage

If you are an eligible student and have comparable health and/or dental coverage you may apply to opt-out of the plan(s). Each student is given one opportunity to opt-out of the health and/or dental plan(s) each year. All opt-out forms must be completed online and must be received within 30 days from the start of your program. You will not be able to opt-out of coverage at any other time during the school year.

No exceptions will be made if the deadline is missed. It is the student's responsibility to pay the plan fees, should they miss the applicable opt out deadline. Approval of your opt-out will result in the plan fee being credited. Once your opt-out has been accepted, the opt-out will remain in force as long as you remain an eligible student.

Mental Health & Wellness Program

mywellness is a student mental health and wellness program that is included as part of your benefits plan. Through mywellness you can access support resources, a toolbox full of helpful solutions and a free mental health assessment.

Visit www.mywellnessplan.ca to take the first step towards better mental health!

Coordinating Multiple Plans

If you are an eligible student and have comparable coverage, you may wish to coordinate your plans. Benefits under the two plans can be coordinated to increase your coverage up to 100% of the actual expense(s) incurred. For example, following payment under this plan you can submit outstanding balances to the other plan for consideration. With the Student FLEXible Benefits Plan you could choose a coverage option that works best with your other coverage to maximize your insurance protection.

Adding Family Coverage

Each year, you are given **one opportunity** to purchase family coverage for your spouse and/or dependent(s) by completing an application form and paying the family coverage fee. All family add-on forms and fees must be received within 30 days from the start of your program. Your family can only be covered while you are a student on the plan(s). **Family coverage must be renewed by the student each benefit plan year.**

Loss of Comparable Coverage

If comparable coverage used to opt out of the student plan terminates, or coverage provided to cover eligible dependents terminates, students have 30 days from loss of coverage to notify the Student Benefits Plan Office in order to opt in and be covered under the student plan. Confirmation of loss of coverage is required on re-application. You may also choose to Flex your Benefits upon re-application.

SABVC Student Benefits Plan Office

S2034, 345 - 6 Ave S.E.
Calgary, AB T2G 4V1
403.456.3080
bowvalleyplan@mystudentplan.ca
Twitter: @bowvalleyplan

Policy Information

Insurer: Canada Life
Policy No: 330760 | Division No: n/a
Identification No: Your Student ID
Plan Name: Students' Association of BVC
Claims Inquiries: 1.800.957.9777
Canada Life Assurance Company
Group Claims Department
P.O. Box 4408, Regina SK S4P 3W7

Emergency Out of Province Coverage and Assistance is provided by RSA Travel Insurance under policy: [170088](#)

www.mystudentplan.ca/bowvalley