

# MACES HEALTH & DENTAL PLAN FAQ



MACES CONDUCTED AN ONLINE REFERENDUM FROM MARCH 20TH TO THE 31ST DURING WHICH THE MEMBERSHIP VOTED IN FAVOUR OF INTRODUCING A HEALTH AND DENTAL PLAN FOR ALL QUALIFYING STUDENTS BEGINNING SEPTEMBER 1ST, 2017.

DETAILS OF THE PLAN ARE BEING DESIGNED CURRENTLY AND MORE INFORMATION WILL BE AVAILABLE AT [STUDENTCARE.CA/MACES](http://STUDENTCARE.CA/MACES) IN EARLY AUGUST, 2017.

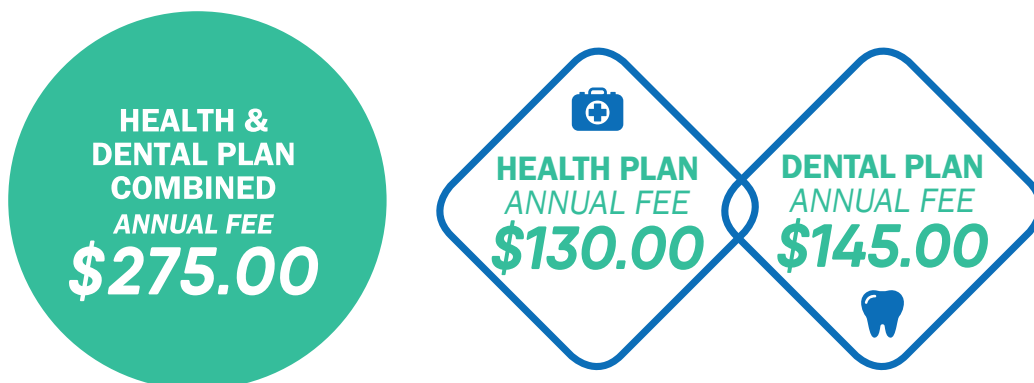
## 1. WHY A STUDENT HEALTH & DENTAL PLAN?

A growing number of important health-care services aren't covered by provincial health care. For many students, paying for these services out-of-pocket can lead to financial hardship, while others can't afford them at all. To help students pay for the health services they need, a student health and dental plan is being implemented for Fall 2017.

To use the health benefits, you need to be covered by provincial health-care coverage or the equivalent. The Health & Dental Plan is uniquely designed for you, providing a comprehensive package of health and dental benefits to fill the gaps left by provincial health care or a parent's or spouse's plan.

## 2. HOW MUCH DOES IT COST?

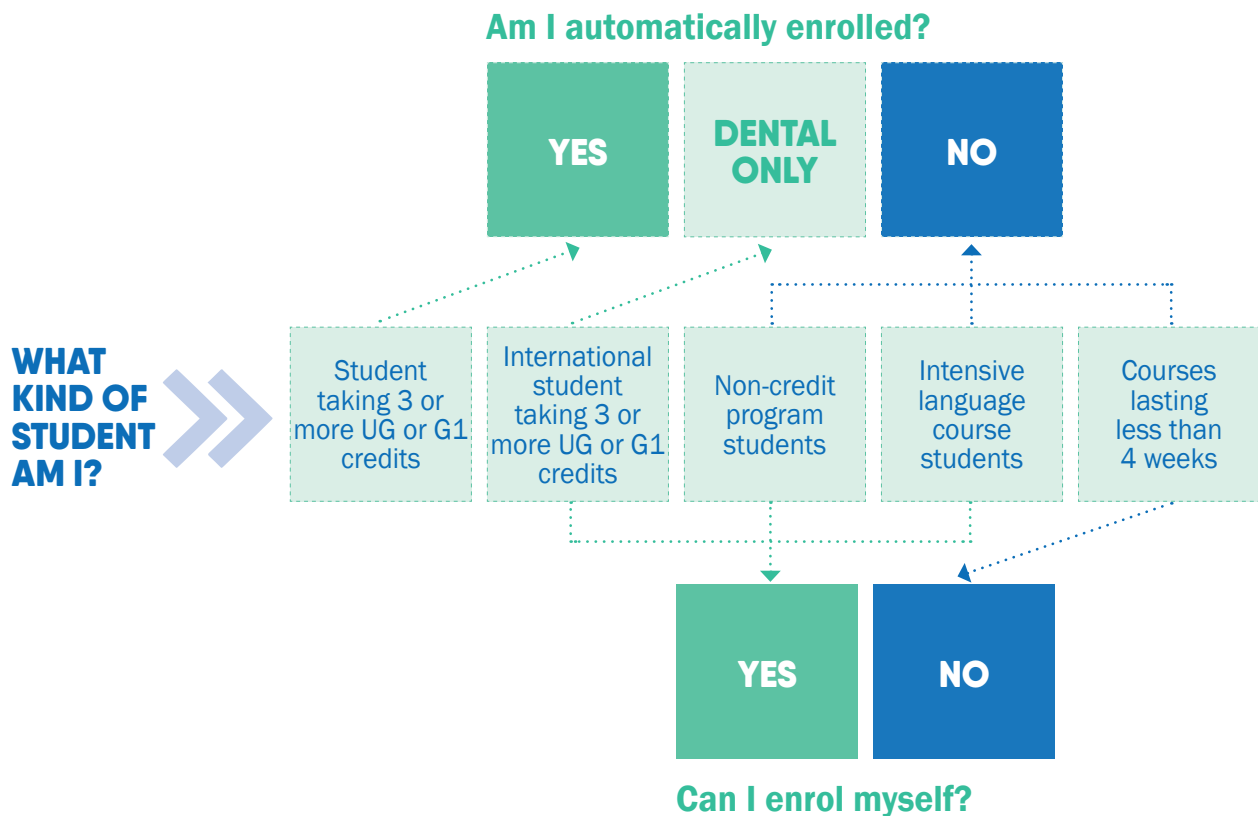
The total annual fee is \$275.00 for both health and dental benefits, assessed with your tuition fees for up to 12 months of coverage for students beginning their studies in the Fall (Sept. 1 – Aug. 31) or 8 months of coverage for students beginning their studies in the Winter (Jan. 1 – Aug. 31). Although the fee is automatically included, the opt-out option allows students to be refunded the Plan fee if they choose not to keep the coverage.



### 3. WHO IS AUTOMATICALLY ENROLLED?

All students who are MACES members registered for 3 credits or more and beginning their studies in September or January are automatically covered by the Plan. Certain exceptions may apply. All other MACES members who are not automatically enrolled may have the option to enrol themselves in the Plan. International students for whom this criteria applies are enrolled in the Dental portion of the Plan only.

Please note: Sponsored Students should check with their sponsor to find out if the Health & Dental Plan is included in their sponsorship package. If the Plan is not covered in their sponsorship package, they are still automatically enrolled in the Plan and may opt out during the Change-of-Coverage & Opt-Out Period.



### 4. WHO CAN SELF ENROL?

Intensive Language course students and non-credit program students are not automatically enrolled, but may enrol themselves during the appropriate Change-of-Coverage and Opt-Out Period if they are MACES members. Students in courses lasting less than 4 weeks are not automatically enrolled and may not self enrol as they are not MACES members.

### 5. WHEN DOES THIS PLAN TAKE EFFECT?

September 1, 2017.

## 6. WHAT IS COVERED?

### FEATURED BENEFITS

#### PRESCRIPTION DRUGS

80% up to \$2,000 annual max

#### VACCINATIONS

100% up to \$150/policy year

#### EYE EXAM

\$60/24 Months

#### EYEGASSES & CONTACT LENSES

\$100/24 Months

#### LASER EYE SURGERY

\$150/policy year

#### PSYCHOLOGISTS

\$30/visit, up to \$400/policy year

#### HEALTH PRACTITIONERS

PHYSIOTHERAPIST, CHIROPRACTOR, PODIATRIST/  
CHIROPODIST, ATHLETIC THERAPIST, SPEECH  
LANGUAGE PATHOLOGIST, OSTEOPATH

\$30/visit & \$400/policy year

#### HEALTH PRACTITIONERS

NATUROPATH, MASSAGE THERAPIST,  
ACUPUNCTURIST, REGISTERED DIETITIAN

\$20/visit & \$400/policy year

#### DENTAL DIAGNOSTIC & PREVENTIVE (EXAM, DIAGNOSIS, BITEWING X-RAYS, POLISHING, SCALING )

50%

#### DENTAL MINOR RESTORATIVE (FILLINGS, DENTURE REPAIRS, RELINING, REBASING, TISSUE CONDITIONING)

50%

#### DENTAL ORAL SURGERY & ROOT CANALS

50%

#### DENTAL ANNUAL MAXIMUM

\$600

#### TRAVEL 120 DAYS PER TRIP, \$5,000,000 PER INCIDENT, TRIP CANCELLATION AND INTERRUPTION IN CASE OF A MEDICAL EMERGENCY

YOU  
PAY

**\$275**

## 7. WHAT ELSE IS COVERED?

You also have access to the following benefits:

<b>Medical Services &amp; Equipment</b>	<b>Per Policy Year</b>
<b>AMBULANCE</b>	<b>REASONABLE AND CUSTOMARY CHARGES</b>
<b>DENTAL ACCIDENT</b>	<b>UP TO \$1,000 PER ACCIDENT</b>
<b>HOSPITALIZATION</b>	<b>\$75/DAY, UP TO 30 DAYS</b>
<b>HOME CARE</b>	<b>UP TO \$10,000</b>
<b>MEDICAL EQUIPMENT</b>	<b>REASONABLE AND CUSTOMARY CHARGES</b>

## 8. WHAT IF I JUST DON'T WANT TO PARTICIPATE? CAN I OPT OUT?

**Yes.** You are able to choose to opt out of your student Health & Dental Plan during the appropriate Change-of-Coverage and Opt-Out Period. The Change-of-Coverage and Opt-Out Period is Aug. 23 – Sept. 28, 2017 in the fall and Dec. 15 – Jan. 31, 2018 in the winter.

Please note: Students who are enrolled in the Plan in the fall, but who are no longer students in the Winter, may choose to continue their coverage for the remainder of the policy year, or opt out of the Plan during the Winter Change-of-Coverage and Opt-Out Period.

## 9. CAN I ENROL FAMILY MEMBERS?

**Yes.** The MACES Health & Dental Plan gives you the option to enrol your family (spouse and/or dependent children) by completing an enrolment process and paying an additional fee, over and above your fee as a student. Common law and same-sex couples are eligible. The timeline to add dependants is Aug. 23 – Sept. 28, 2017 in the Fall and Jan. 17 – Jan. 31, 2018 in the Winter.

## 10. HOW CAN I CLAIM BENEFITS?

Many health-care providers are able to bill the insurance company directly. For other benefits, you simply have to save your receipts and submit them with a claim form in order to receive your reimbursement. Health and dental claims can be sent to the insurer via:

- mail
- the Studentcare mobile app, available on the App Store and Google Play

## 11. DO I HAVE ACCESS TO OTHER SPECIAL SERVICES AND DISCOUNTS?

**Yes.** Members of the Provider Networks, including the Psychology, Physiotherapy, Dental, Chiropractic, and Vision Networks, offer a reduction on certain health-care services, over and above any amount covered by the insured portion of the student Health & Dental Plan. Visiting a Network practitioner saves you money, but you always have the option of seeing any health practitioner you like and submitting the claim to the insurer manually.

## 12. CAN I USE THIS PLAN WHILE I'M AWAY TRAVELLING OR IF I LIVE OUT OF PROVINCE?

**Yes.** All Plan benefits are effective across Canada and anywhere in the world for the duration of your coverage. For example, if you are living in another province over the summer, you can choose to see a dentist or fill a prescription at any pharmacy and be reimbursed exactly as you would in Quebec. In addition, you have access to the following coverage while out of the country:

<b>Travel</b>	<b>Amount Covered</b>	<b>Eligible</b>
<b>TRAVEL HEALTH COVERAGE</b>	<b>120 DAYS</b>	<b>PER TRIP</b>
<b>MEDICAL INCIDENT</b>	<b>\$5,000,000</b>	<b>PER INCIDENT</b>
<b>TRIP CANCELLATION</b> Pre-paid, non-refundable travel expenses in case of a medical emergency.	<b>\$1,500</b>	<b>PER TRIP</b>
<b>TRIP INTERRUPTION</b> In case of a medical emergency.	<b>\$5,000</b>	<b>PER TRIP</b>

## 13. WHERE CAN I FIND MORE INFORMATION?

### **Studentcare**

Visit [studentcare.ca/maces](http://studentcare.ca/maces).  
514 789-8760  
Toll-free: 1 844 418-0510

Studentcare  
Dept. MACES  
1200 McGill College Avenue, Suite 2200  
Montreal, Quebec H3B 4G7

### **MACES**

Visit [maces.ca](http://maces.ca)  
514 398-4974

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3437 Peel Street  
Montreal, Quebec H3A 1W7

