

Health Benefits at a Glance

	Accidental Dental - \$1,000 per student year
	Ambulance - One trip per student year
	Counselling - \$500 per student year
	Dental - \$500 per student year
	Eye Exam - 1 exam every 24 months
	Eye Wear - \$100 every 24 months
	Health Practitioners:
	Acupuncturist - \$50 per visit, \$300 per student year
	Chiropractor - \$50 per visit, \$300 per student year
	Dietitian - \$50 per visit, \$300 per student year
	Massage Therapist* - \$50 per visit, \$300 per student year
	Naturopath Consultations - \$50 per visit, \$300 per student year
	Osteopath - \$50 per visit, \$300 per student year
	Physiotherapist* - \$50 per visit, \$300 per student year
	Podiatrist/Chiropodist - \$50 per visit, \$300 per student year
	Speech Therapist - \$50 per visit, \$300 per student year
	Hearing Care* - \$500 every 60 months
	Medical Equipment* - \$1,000 per student year
	Prescription Drugs - 80% up to \$1,000 per student year

Student year means September 01, 2020 to August 31, 2021.

Please Note: In the event of any discrepancy between all information herein and the contracts between the Trustees of the Campus Trust and the Insurance Companies, the terms of the contracts will apply.

Where Do I Send My Claims?

The Campus Trust
101 - 20 Crosbie Place
St. John's Newfoundland
A1B 3Y8

Or online at:
www.studentbenefits.ca

Who Do I Contact for Help?

All further inquiries should be directed to Student Benefits

www.studentbenefits.ca

Telephone: (709) 754-6633
Fax: (709) 754-6733
Toll Free: 1-800-563-1930

101 - 20 Crosbie Place
St. John's Newfoundland
A1B 3Y8



2020/2021

New Brunswick College of Craft and Design Student Association FAQ

Get to know your student Health and Dental Plan



Why Was a Benefit Plan Implemented?

By the way of a vote, the Student Association of the New Brunswick College of Craft and Design decided on a Student Health and Dental Plan to assist and protect all students. With a mandatory plan, the insurance risk is spread over a large number of students, thereby lowering the cost per student. This makes the fee in a range that is affordable to students. An individual health plan can cost as much as 2 to 5 times the current health fee.

What is the Cost of the Benefit Plan?

The cost of your plan for the 2020/21 year is \$260.00 for Single Health and \$148.00 for Single Dental. For family coverage, the cost is \$448.00 for Health and \$320.00 for Dental. The total fee is assessed with your tuition and ancillary fees, for 12 months of coverage. Your plan runs from September 01 to August 31 in the following year. Although the fee will be automatically included, the Opt-Out process is flexible and convenient.

What if I Have Coverage?

Any student currently on a comparable Extended Health plan from an employer, spouse or parent may coordinate benefit plans or opt-out of this plan. Extended health plan is not the same as provincial coverage, remember this plan is extended health coverage.

Can I Opt-Out of the Plan?

Any full-time student on the plan, who has comparable coverage through another provider, may opt out of the Plan. In order to be removed from the Plan you must complete the Opt Out form on www.studentbenefits.ca by the **September 19, 2020** deadline.

How Do I Get Reimbursed for the Fee After I Opt-Out?

The NBCCDSA will reverse the Benefit Plan fees on your student account after the opt out deadline has expired. When your opt out request has been approved, it will remain in force for the entire student year.

If your extended health and/or dental plan terminates, you have 30 days from the loss of coverage to notify the administrator, in order to be covered under our plan, for the remainder of the student year.

Do I Have to Opt-Out?

If you currently have an Extended Health Care Plan, you may use both plans to maximize your coverage. Simply claim any eligible expenses through your Student Benefit Plan first. Once you receive your refund and explanation of benefits, simply submit the explanation of benefits and claim form to your other insurer.

Can My Spouse or Children Sign Up to Have Benefits?

Any full-time student on the Student Benefit Plan may add their spouse (common-law or same sex relationships are accepted) or dependant children (under the age of 21 and solely dependent upon the member for support) to the plan, for an additional fee, before the **September 19, 2020** deadline. The online form for adding your dependants are available at www.studentbenefits.ca.

Dental Benefits at a Glance

Benefit Maximum is \$500 per Student Year

Diagnostic - 100%

Preventive - 100%

Restorative - 80%

Endodontic - 50%

Periodontic - 50%

Oral Surgery - 50%

Anesthesia - 50%