

# Medical benefits-at-a-glance

<b>Coverage</b>	Up to a maximum of \$1,000,000 per student year for medically necessary treatment of covered illness or injury  <b>Limitations</b> Reimbursement is 100%, up to benefit maximums.
<b>Hospital accommodation</b>	Charges up to the ward rate or, where deemed medically necessary, an intensive or coronary care unit
<b>Psychiatric treatment</b>	Treatment for psychiatric disorders, including inpatient and outpatient services, up to a maximum of \$25,000 per student year
<b>Physician charges</b>	Medical treatment by a physician
<b>Annual medical exam</b>	One annual medical examination and related laboratory tests per student year
<b>Diagnostic services</b>	Laboratory tests and X-rays when prescribed by a physician. Other diagnostic services such as MRI, CAT scans and biopsies must be pre-approved by Securian Canada.
<b>Maternity benefit</b>	Up to \$25,000 per student year for the reasonable and customary costs in the event of pregnancy or complications from pregnancy or childbirth (including caesarean section)
<b>Well-baby care</b>	Expenses of well-baby care and physicians' examination where deemed medically necessary
<b>Ambulance</b>	If medically necessary in the event of an emergency: <ul style="list-style-type: none"> <li>• transportation in a licensed ground ambulance that takes you to the nearest hospital that is able to provide the necessary medical treatment; or</li> <li>• standard fare for a licensed taxi that takes you to the nearest hospital or medical clinic able to provide the necessary medical treatment up to a maximum of \$100 during the student year; or</li> <li>• transportation in a licensed air or rail ambulance that takes you to the nearest hospital that is able to provide the necessary medical treatment.</li> </ul>
<b>Private duty nursing</b>	Professional services of a registered private nurse, as an alternative to hospitalization, at the daily rate for a public ward stay. Physician referral required.
<b>Accidental dental</b>	Up to \$1,000 per accident to repair or replace sound natural teeth injured as a result of an accidental blow to the face
<b>Medical appliances and supplies</b>	When prescribed by the attending physician and approved in advance by Securian Canada
<b>Psychologist or clinical counsellor</b>	Up to a combined maximum of \$500 per student year for outpatient consultations
<b>Emergency treatment outside New Brunswick</b>	Up to the limit payable under New Brunswick's provincial health insurance plan for immediate treatment of an emergency while traveling outside New Brunswick

Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada.

Medical benefits provided under Group Policy 17882 are underwritten by Canadian Premier Life Insurance Company. This is a basic overview of Mount Allison University Student' Union's Campus Trust Medical Plan. This basic overview of medical benefits is not a contract of insurance. The terms and conditions of Group Policy 17882 will prevail.

## Questions?

Call us at **1-888-206-9004** Monday-Friday  
8:00 a.m.-8:00 p.m. ET.

Prepared for:

