

Medical benefits-at-a-glance

Coverage	Up to a maximum of \$1,000,000 per student year for medically necessary treatment of covered illness or injury
	Limitations
	Reimbursement is 100%, up to benefit maximums.
Hospital accommodation	Charges up to the ward rate or, where deemed medically necessary, an intensive or coronary care unit
Psychiatric treatment	Treatment for psychiatric disorders, including inpatient and outpatient services, up to a maximum of \$25,000 per student year
Physician charges	Medical treatment by a physician
Annual medical exam	One annual medical examination and related laboratory tests per student year
Diagnostic services	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.
Maternity benefit	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)
Well-baby care	Expenses of well-baby care and physicians' examination where deemed medically necessary
Ambulance	If medically necessary in the event of an emergency: • 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 • transportation in a licensed air or rail ambulance that takes you to the nearest hospital that is able to provide the necessary medical treatment.
Private duty nursing	Professional services of a registered private nurse, as an alternative to hospitalization, at the daily rate for a public ward stay. Physician referral required.
Emergency treatment outside New Brunswick	Up to the limit payable under New Brunswick's provincial health insurance plan for immediate treatment of an emergency while traveling outside New Brunswick



Questions?

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

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 the Mount Allison Students' 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.

Prepared for:

Securian Canada
securiancanada.ca

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