

## 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
	<b>Limitations</b>
	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 \$10,000 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, biopsies must be pre-approved by Sun Life
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
	See Maximums Below
Vision Care	Eye examination is covered once per two consecutive student years. Lenses and frames are covered up to \$150 every two consecutive student years (For covered persons under age 18, this benefit applies once per Student Year.)
Physiotherapy	Up to \$300 per student year, physician's referral required
Ambulance	If medically necessary in the event of an emergency
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
Accidental Dental	Up to \$1,000 per accident to repair or replace sound natural teeth injured as a result of an accidental blow to the face
Medical Appliances and Supplies	When prescribed by the attending physician and approved in advance by Sun Life
Foot Care	Up to 50% for custom orthopedic shoes and repairs, physician's referral required
Psychologist or Clinical Counsellor	Up to a combined maximum of \$500 per student year for outpatient consultations
Prescription Drugs	Up to a maximum of \$3,000 per student year with a \$2.00 deductible per prescription
Emergency Treatment Outside Nova Scotia	Up to the limit payable under Nova Scotia's provincial health insurance plan for immediate treatment of an emergency while traveling outside Nova Scotia.

Medical benefits provided under Group Policy 17882 are underwritten by Sun Life Assurance Company of Canada. This is a basic overview of Acadia 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.



Sun Life Assurance Company of Canada is the insurer of this product and is a member of the Sun Life group of companies.