


SUBMITTING A CLAIM

 **Email at claim@majorplan.ca**
Take a picture of your invoice or scan it

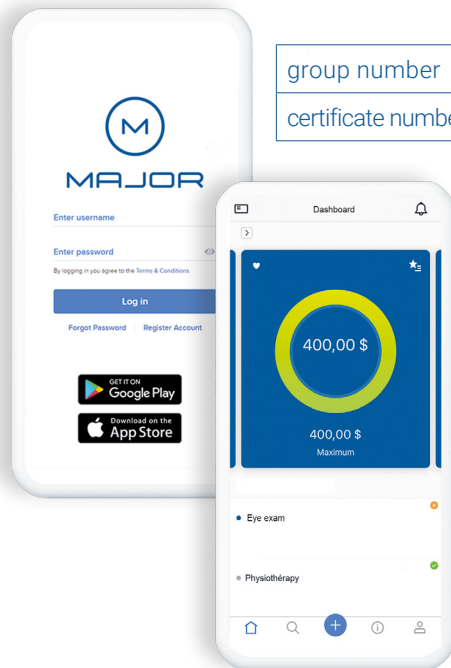
 **Directly through the dentist office**
Use the TELUS ADJUDICARE 34 / AUTOBEN digital ID

 **Mobile App or Web Portal**
Connect to our platforms

In your communications, please indicate: name, student ID number and group number. You can also include a void check for faster reimbursement.

Claims will be processed once the plan's withdrawal period is over. Claims are paid within six business days of being received.

MOBILE APP AND WEB PORTAL



group number	55823
certificate number	Student ID Number

Download
Major Mobile or
subscribe to our
web portal

- ✓ Claim online
- ✓ View your benefit statements
- ✓ Consult your claim history

DISCOUNT- NETWORK

Keeping your plan allows you to benefit from discounts and preferential rates offered by different specialists.

Groupe visuel Iris
\$150 off on prescription eyewear
\$150 off on prescription sunglasses
\$250 off on laser vision correction

Centres Dentaires Lapointe
10% off on all treatments (up to \$500)

Énergie Cardio
\$80 off on an annual membership - *Le Déterminé*

Nautilus Plus
\$75 off on an annual membership - *Boomerang*

Clinique de Psychologie Québec
10% off on your first consultation

Yoga Fitness
Subscription to the online platform for only **\$17 / month**

La clinique du Kiné
20% off on your first consultation



Please note that these offers may change without notice.

Visit our website for more
discounts !

CONTACT US

majorplan.ca
student@majorplan.ca
1 877.976.2567



Think green before
you throw away



Major Plan
The simple truth.

majorplan.ca
1 877.976.2567

HCSA |
Heritage College
student association

Complementary group
insurance plan | **2021-2022**

COMBINE YOUR PLAN

**COVERAGE
PERIOD**

From August 15, 2021

To August 14, 2022

This coverage period applies to students enrolled in both semesters. All tuition fees must also be paid.

IMPORTANT NUMBERS

Certificate number		Student ID Number
Group number—health and dental care		55823
Group number—accident		SRG 9140579-007
Group number—travel		9426277-018
Digital ID number—dentist office		TELUS ADJUDICARE 34 / AUTOBEN

VISIT majorplan.ca

FOR MORE DETAILS ON YOUR PLAN

PLAN ENROLLMENT

Your plan enrollment fees will be added to your tuition invoice. You must pay the invoice in full to submit claims.

The plan enrollment may include premiums, administration fees, commissions, financial securities and taxes related to the plan.

HEALTH, DENTAL, ACCIDENT AND TRAVEL

Fall – 5 months August 15 to January 14	\$ 41
Winter – 7 months January 15 to August 14	\$ 46
Total per year	\$ 87
Adding dependents Same coverage as the insured	\$ 87/ child

During the opt out and modification period, you have the option to add dependents by completing a form on our website and paying the additional annual fee.

COORDINATION OF BENEFITS

Coordination of benefits allows you to combine this plan with your employer, spouse or parents plan. Visit our website for more details!

The coverage is offered by:

Health/Dental: Assumption Life

Accident: AIG of Canada

Travel: AIG of Canada



YOUR COVERAGE

Please note that your plan does not include drug insurance.

HEALTH CARE | ASSUMPTION LIFE 55823

Paramedical services and vision care		
Chiropractor Massage therapist* Physiotherapist Podiatrist	\$30 / visit, max. combined \$150 / coverage period	global max. \$300 / coverage period
Acupuncturist Dietitian	\$30 / visit, max. combined \$150 / coverage period	
Eye examination	\$30 / 12 consecutive months	
Prescription eyeglasses	\$75 / 24 consecutive months	



Extended health benefits

Semi-private hospital room (hospitalization)	100% of fees - \$30 / day (max. of 5 consecutive days per hospitalization), max. \$400 / coverage period	max. combined \$500 / coverage period
Ambulance (ground only)	60% of fees, max. \$350 / coverage period	
Nursing services	70% of fees, max. \$500 / coverage period	
Vaccines ¹ (excluding administration fees and allergy injections)	60% of fees, max. \$100 / coverage period	
Blood tests (including health assessments)	60% of fees, max. \$100 / coverage period	max. combined \$350 / coverage period
X-rays* and private ultrasounds* (including maternity ultrasounds)	60% of fees, max. \$200 / coverage period	
Laboratory tests*		
Medical supplies	Details of the coverage on our website	

*Medical referral required

*Not covered under RAMQ

DENTAL CARE | ASSUMPTION LIFE 55823

Global maximum \$300 / coverage period		
Clinical oral examination		max. combined \$250 / coverage period
X-ray	55% of fees (subject to contractual maximums)	
Laboratory tests		
Tooth polishing		
Gum Treatment		
Dental filling (composite fillings (white) are only covered for the anterior teeth)	55% of fees	
Root canal		
Teeth extraction (including wisdom Teeth)	75% of fees	

ACCIDENT INSURANCE | AIG INSURANCE COMPANY OF CANADA SRG 9140579-007

Physiotherapist	100% of fees, max. \$300 / accident	max. global 10 000\$ / accident
Chiropractor	100% of fees, max. \$300 / accident	
Semi-private hospital room	100% of fees, max. \$5 000 / accident	
Ambulance transportation	100% of fees, max. \$5 000 / accident	
Private duty nursing	\$50 / hour, max. \$5 000 / accident	
Medical supplies	Full coverage available on the website	
Dental accidents	100% of fees, max. \$1 000 / accident	
Services of a qualified teacher (recognized by the Ministry of Education)	\$20 / hour, max. \$300 / accident	
Tuition expenses (including internship and training fees)	50% of fees, max. \$500 / semester	
Death, paralysis and dismemberment benefits	Up to \$20 000 in benefits	

TRAVEL INSURANCE | AIG INSURANCE COMPANY OF CANADA 9426277-018

Medical emergencies abroad	up to \$ 5 000 000	Consult your Travel Passport
Duration of the trip out of province of residence	max. 180 consecutive days	

The information is provided for reference purposes only. Terms in the contracts prevail. Age limits may apply. Medical referrals may be necessary and some services must be provided by licensed professionals. It is important to check if you are covered under another plan and to compare the coverages.

CRITICAL ILLNESS INSURANCE

NEW

The critical illness insurance provides a compensation to cover certain costs associated to illnesses that could be degrading your life conditions. If you suffer from one of the covered illnesses, you could benefit from a lump sum of 2500\$. For further information regarding this new coverage, visit majorplan.ca.

25 covered diseases	Lump Sum of \$ 2 500
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Once the coverage's benefit has been distributed to the insured person, the coverage ends. The clause for 24 months pre-existing conditions applies. The survival period following the diagnosis is 30 days.

COVERAGE MODIFICATIONS

During the opt out and modification period, it is possible to withdraw from the plan or to add dependents. You will not be able to withdraw from the plan in the winter semester if you choose to keep the plan in the fall.

Opt out and modification period

Student enrolled in the fall		August 28 to September 19
New student enrolled in the winter		January 28 to February 19

Opt out procedure

Enrollment in the plan is automatic. During the opt out and modification period, you can withdraw from the plan directly on our website. You must withdraw at the beginning of each academic year. Please note that it is impossible to withdraw yourself partially from the plan.

If you choose to opt out, Major Plan will reimburse your plan enrollment fees within two weeks following the withdrawal period.

STUDENT ASSISTANCE PROGRAM

This confidential service allows you to have access to a variety of assistance and information. You can receive **psychological support**. Also, you have access to guidance for your health and budget organization.

Register for the web portal and download the mobile app to access consultations, a resource center, tips and more ! Visit majorplan.ca for more details.

