2025-2026

Details of student insurance plan coverage

General Association of Off-Campus Students at UQTR

Insurance coverage

Please note that this coverage does not replace the drug insurance required by the Quebec government.

Health care

Paramedical services

Acupuncturist Dietitian Occupational therapist Naturopath Osteopath Podiatrist	**$30** / visit, max. **$400** / professional	global max. **$600** / coverage period
Chiropractor Massage therapist/ Orthotherapist (combined) Physiotherapist	**$40** / visit, max. **$400** / professional	
Psychologist Psychotherapist Psychoeducator Sexologist Social worker	**$45** / visit, max. **$400** combined	

Drugs

Contraceptives **listed** and **not listed** on the RAMQ list (2nd payer) *(Oral contraceptives, IUDs with hormones, contraceptive injections, contraceptive rings, contraceptive patches and contraceptive implants)*	**70%** of fees*	max. combined **$500** / coverage period
Neurostimulants **listed** and **not listed** on the RAMQ list (2nd payer)	**70%** of fees*	
Antidepressants **listed** and **not listed** on the RAMQ list (2nd payer)	**70%** of fees*	
Vaccines not covered under RAMQ *(excluding administration costs and allergy injections)*	**100%** of fees, max. **$100** / 12 consecutive months	

**Generic drugs in addition to RAMQ, 2nd payer: 70%. Brand name drugs: 70% of the price of the drug if no equivalent on the market // 70% of the price of the least expensive equivalent drug on the market.*

Vision care

Eye examination	**$45** / 12 consecutive months
Prescription eyeglasses Contact lenses	**$100** / 24 consecutive months
Laser surgery	**$200** lifetime

Extended health benefits

Semi-private room (hospitalization)	**100%** of fees, max. **$50** /day (max. 30 consecutive days per hospitalization)
Ambulance (ground and air)	**100%** of fees, max. **$5 000** / coverage period
Laboratory examinations (including prenatal testing: Harmony) Magnetic Resonance X-rays and ultrasounds in a private clinic (including maternity ultrasounds)	**100%** of fees, max. combined **$500** / coverage period
Fees for individual instruction by a qualified teacher (in case of an illness or an accident)	**$10** / hour - max. **$300** /accident or illness (does not apply to dependants)
Home nursing care	**100%** of fees, max. **$5 000** / coverage period
Non-motorized wheelchair Ventilator Hospital bed Any other equipment designed to be used in a hospital for temporary therapeutic purposes	**100%** of fees - purchase or lease max. **$5 000** for life (at the discretion of the plan administrator)
Orthopedic corsets	**100%** of fees - purchase or lease (at the discretion of the plan administrator)
Canes Crutches Walker	**100%** of fees - purchase max. 1 for life for each type of devices (at the discretion of the plan administrator)
Pressure garments for burns	**100%** of fees - purchase or lease max. **$500** / coverage period (at the discretion of the plan administrator)
Eye prostheses	**100%** of fees - purchase max. 1 for life per eye - max. 1 cleaning per year (at the discretion of the plan administrator)
Artificial limbs	**100%** of fees - purchase max. 1 per amputated limb for life (at the discretion of the plan administrator)
Hearing aid (excluding hearing tests)	**100%** of fees, max. **$500** / 36 consecutive months
External breast prosthese (following a mastectomy)	**100%** of fees, max. de 2 / coverage period
Custom-made orthotics and foot supports Orthopedic shoes	**100%** of fees, max. **$400** / coverage period
Hair prostheses (required by a pathological condition or following chemotherapy treatment)	**100%** of fees, max. **$400** for life
Socks for varicose veins or phlebitis	**100%** of fees, max. of 2 pairs of socks / coverage period

DENTAL CARE

Global maximum $500 / coverage period

Clinical oral examination X-ray Cleaning Tooth polishing	**70%** of fees (subject to contractual maximums)
Prosthesis repair	**70%** of fees
Gum Treatment Root canal treatment	**50%** of fees
Tooth extraction (including wisdom teeth) Dental filling	**70%** of fees

THE FRACTURE

Skull Spine Hip Pelvis Femur	**$1 000** / accident
Larynx Scapula Humerus Patella Tibia Trachea Sternum Rib Fibula	**$300** / accident
For all other fractures	**$150** / accident

ACCIDENT COVERAGE

Paramedical care in the event of an accident

Physiotherapist Chiropractor	**100%** of fees, max. **$ 300** / accident[1]

Extended health benefits in case of an accident

Semi-private hospital room (Hospitalization)	**100%** of fees, max **$ 5 000** / accident
Ambulance transportation	**100%** of fees, max. **$ 5 000** / accident
Private duty nursing by a licenced graduate nurse (R.N.)	**$ 50 /** hour, max. **$ 5 000** / accident
Hearing aids, Crutches, Splints, Casts, Trusses and Braces	**100%** of fees[1] (in case of an accident)

Dental care in case of an accident

Dental expenses incurred for therapeutic purposes	**100%** of fees, max. **$5 000** / accident

Expenses must be incurred within fifty-two (52) weeks of the date of the accident causing the injury.

Dismembering benefit (following an accident)

Loss of Both Hands or Both Feet	max. **$10 000** / accident
Loss of Entire Sight of Both Eyes	max. **$10 000** / accident
Loss of One Hand and One Foot	max. **$10 000** / accident
Loss of One Hand and the Entire Sight of One Eye	max. **$10 000** / accident
Loss of One Arm or One Leg	max. **$8 000** / accident
Loss of One Hand or One Foot	max. **$7 500** / accident
Loss of The Entire Sight of One Eye	max. **$7 500** / accident
Loss of Thumb and Index Finger of the Same Hand	max. **$3 333** / accident
Loss of Speech and Hearing	max. **$10 000** / accident
Loss of Speech or Hearing	max. **$7 500** / accident
Loss of Hearing in One Ear	max. **$6 667** / accident
Loss of Four Fingers of One Hand	max. **$3 333** / accident
Loss of All Toes of One Foot	max. **$2 500** / accident
Loss of Use of Both Arms or Both Hands	max. **$10 000** / accident
Loss of Use of One Hand or One Foot	max. **$7 500** / accident
Loss of Use of One Arm or One Leg	max. **$8 000** / accident

Death and paralysis benefit (following an accident)

Loss of life	max. **$10 000**
Paralysis (Quadraplegia, Paraplegia, Hemiplegia)	max. **$20 000 $** / accident

Tuition fees benefit (following an accident)

Service 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. **$1250** / semester

Accidental para-medical expense reimbursement benefit (following an accident)

Private duty nursing by a licenced graduate nurse (R.N.)	**$50**/ hour, max. **$5 000**/ accident	Max. of **$10 000** /accident
Ambulance transportation	max. **$5 000**/ accident	
Semi-private hospital room (Hospitalization)	max. **$5 000**/ accident	
Physiotherapist	max. **$300**/ accident	
Chiropractor	max. **$300**/ accident	
Rental of a Wheelchar and Iron lung	**100%** of fees	
Hearing aids Crutches Splints Casts Trusses Braces	**100%** of fees	

TRAVEL INSURANCE	
Emergency Medical (out of province)	max. **$5 000 000** lifetime
Duration of the trip out of province of residence	**180 consecutive days**
Emergency Hospitalization (out of province of residence) - Semi-private room - Services and supplies provided	**100%** of fees (reasonable and customary charges)
Trip Cancellation / Interruption	**$3 500**
Ground Emergency Transportation	**$20 000**
Air Emergency Transportation	**$500 000**
Family Emergency Transportation	**$15 000**
Transportation to Bedside	**Round-trip Ecomomy Airfare**
Return of Travelling Companion	**$10 000**
Return with Minor Dependent Children	**$5 000**
Meals and accomodation	**$3 000** + $150 / day
Automobile Return	**$5 000**
Repatriation/Identification Benefit	**$15 000 / $5 000**
MRI for Diagnostic Purpose	**$7 500**
Dental Accidents	**$2 000**
Nursing care	max. of **$ 50**/shift

TRAVEL INSURANCE (CONTINUED)

Services of a physician or surgeon (appropriately qualified) Medication (prescribed by a qualified physician or surgeon) Services of a physician anesthetist (appropriately qualified) Outpatient services (provided by a hospital)	**100%** of fees - purchase or rental (reasonable and customary charges)
Crutches Hospital bed Splints Canes Slings Bandages Braces Other prostheses approved by the insurer	**100%** of fees - purchase or rental (reasonable and customary charges)
Chiropodist Chiropractor Osteopath Physiotherapist Podiatrist	**$300 /** practitioner
International Assistance Services	Included
Age limit	85 years old or less

STUDENT ASSISTANCE PROGRAM | HUNI PAE

Psychological counseling	**8 consultations** / coverage (**60 min.** / consultation)
Legal counseling, budget planning, and nutrition counseling	**1 consultation** / issue / academic year
Physical therapy and occupational therapy services	**3 consultations** / academic year
Services de conseils en orientation	**3 séances** / année académique

Start a conversation with a Huni PAE resource person by phone at 1-888-781-7274 or by email at info@hunipae.ca.

Your plan coverage is provided by:

Humania Assurance
Health and dental

AIG du Canada
Travel and acident