2025-2026

Details of student insurance plan coverage

Syndicat étudiant du Cégep Marie-Victorin

Service offered to all members

TELEMEDECINE | MAPLE

Consultations with a physician or IPS	**5 consultations** / academic year

STUDENT ASSISTANCE PROGRAM | HUNI PAE

Psychological counseling	**8 consultations** / coverage (**60 min.** / consultation)
Legal consultations, budget planning, and nutrition counseling	**1 consultation** / issue / academic year
Physical therapy and occupational therapy services	**3 sessions** / academic year
Career counseling services	**3 sessions** / academic year

Details of insurance coverage

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

HEALTH CARE | ASSOMPTION LIFE

Paramedical care

Acupuncturist Chiropractor Massage therapist Naturopath Osteopath Physiotherapist Podiatrist	**$50** / visit, max. combined **$400** / coverage period	global max. **$600** / coverage period
Psychologist Psychotherapist Sexologist Social worker	**$50** / visit, max. combined **$400** / coverage period	
Psychometric assessments provided by a licensed therapist	max. **$300** / 36-month period	

Vision care

Eye examination	**$100** / 12 consecutive months
Prescription eyeglasses Contact lenses	max. combined **$150** / 24 consecutive months
Laser surgery	max. **$100** for life

Drugs

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

**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*

Extended health benefits

Ambulance (by land and air)	**70%** of fees, max. **$300** / coverage period	global max. **$800** / coverage period
Chambre semi-privée (hospitalization)	**100%** of costs - **$40** / day max. **$250** / coverage	
Blood tests (including health check-ups)	**70%** des frais, max. **100 $** / 12 mois consécutifs	
X-rays and ultrasounds in private clinics (including maternity ultrasounds)	**70%** of fees, max. **$100** / 12 consecutive months	
Private nursing	**60%** of fees, max. **$500** / coverage period	
Bra (following a mastectomy)	**60%** of fees, max. de **$200** / coverage period	
Non-motorized wheelchair Hospital bed Crutches (1 pair for life)	**60%** of fees, max. combined **$200** / coverage period	
Pressure garments for burns	**60%** of costs, max. **$350** / coverage	
Deep shoes for orthotics Custom-made orthopedic shoes Open, flared or straight shoes (modification or adjustment)	**70%** of fees	
Foot orthosis Rigid and semi-rigid splints Hernia bandages and casts Medical corsets Artificial limbs (excluding myoelectric prostheses) Artificial eyes	**70%** of fees	
Closed detox cure* (in a recognized establishment)	**50%** of costs, max. **$1 000** lifetime max. **$25** / day is payable	

DENTAL CARE | ASSUMPTION LIFE

Global maximum $500 / coverage period

Clinical oral examination X-rays Laboratory tests Tooth polishing	**80%** of fees (subject to contractual maximums)
Gum Treatment Root canal Oral surgery (teeth extraction including wisdom teeth) Filling	**80%** of fees

CRITICAL ILLNESS INSURANCE | ASSUMPTION LIFE

Covered Illnesses (25) Acquired Brain Injury Aplastic Anemia Severe Burns Invasive Cancer Blindness Aortic Surgery Coma Stroke Alzheimer Disease Vital Organ Transplant Occupational HIV infection Kidney Failure Major Organ Failure (waiting list) Parkinson Disease Motor Neuron Diseases Bacterial Meningitis Paralysis Lost of Speech Loss of Limbs Loss of Independent Existence Coronary Artery Bypass Surgery Heart Valve Replacement or Repair Multiple Sclerosis Deafness Benign Brain Tumour	Lump Sum of **2 500 $**

ACCIDENT INSURANCE | AIG INSURANCE COMPANY OF CANADA

Dental care in case of 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.

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	

Tuition fees benefit (following an accident)

Service of a qualified teacher (recognized by the Ministry of Education)	**$20** / hour, max. **$300** / accident
Institutional fee benefit (including internship and training fees)	**50%** of fees, max. **$500**/ session

Death and paralysis benefit (following an accident)

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

Dismemberment 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

In the event of multiple losses sustained as a result of one (1) accident, only the highest benefit will be paid.

TRAVEL INSURANCE | AIG INSURANCE COMPANY OF CANADA

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	**$5 000**
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	**$5 000**
Nursing care	max. of **$50**/shift
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

PET ASSISTANCE | FBA SOLUTIONS

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Maple

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