2026-2027

Details of the Student Benefit Plan

Fédération étudiante de l'Université de Sherbrooke

Insurance coverage details

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

Maximum of $10,000 per coverage period per insured period for all eligible expenses. (Does not apply to preventive vaccines, ophthalmologist or optometrist services, hospitalization or private tutoring).

HEALTH CARE | HUMANIA ASSURANCE

Paramedical services

Chiropractor	**$40** / visit, max. **$320** / coverage period
Occupational therapist	**$20** / visit, max. **$400** / coverage period
Physical therapist Physiatrist Sports therapist Kinesiologist	ENHANCED **$50** / visit, max. **$400** / coverage period
Psychologist Psychotherapist Psychoeducator Sexologist Social worker	**$80** / visit, max. combined **$800** / coverage period

Vision care

Eye examination	**$60** / coverage period
Prescriptions eyeglasses Contact lenses	**$150** / 24 consecutive months
Replacement or repair of glasses in the event of accidental breakage	**$150** / 24 consecutive months
Laser vision correction	**$150** / coverage period

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)*	**100%** of fees*
Neurostimulants **listed** and **not listed** on the RAMQ list (2nd payer)**	**100%** of fees* *** Dispensing frequency for neurostimulants limited to 30-day supply.*
Antidepressants **listed** and **not listed** on the RAMQ list (2nd payer)	**100%** of fees*
Vaccines not covered under RAMQ *(excluding administration costs and allergy injections)*	**100%** of fees max. **$150** / coverage period

**Generic drugs in addition to RAMQ, 2nd payer: 100%. Brand name drugs: 100% of the price of the drug if no equivalent on the market // 100% of the price of the least expensive equivalent drug on the market.*

Extended health benefits

Semi-private room (short-term hospitalization in the province of residence)	**100%** of fees, max. **$50** /day (max. 30 consecutive days per hospitalization)
Semi-private room (long-term hospitalization in the province of residence)	**100%** of fees, max. **100** days / hospitalization
Ambulance (by land and air)	**100%** of fees
X-rays and ultrasounds in a private clinic (excluding maternity ultrasounds)	**100%** of fees
Medical corset Limb support, truss and cast Hospital bed Orthopedic shoes (max. $200 / coverage period) Orthotics and prosthetics (orthotic and podiatric prosthesis and foot support) Artificial limb and myoelectric prosthesis (max $10,000/prosthesis) Artificial eye External breast prosthesis Hearing aid (max $250 / 2 years) Oxygen and equipment for its administration Apnea monitor Drainage pump and thoracic percussion accessories T.E.N.S Neurostimulator Other therapeutic devices Supplies related to colostomy, ileostomy and urethostomy Support stockings Supply for paraplegic Catheter Medical supplies for force-feeding Medical supply following a tracheotomy Opaque glasses required for radiotherapy or psoriasis treatment Pressure garments for burns Medicated bandage	**100%** of fees
Fees for individual instruction by a qualified teacher	**$10** / hour - max. **$300** /accident or illness (does not apply to dependants)
Home Care Nursing	**100%** of fees, max. **$10 000** / coverage period

DENTAL CARE | HUMANIA ASSURANCE

Global maximum $1 000 / coverage period

Examination Cleaning X-ray Polishing	**60%** of fees (subject to contractual maximums)
Extraction of teeth (including wisdom teeth) Dental filling Gum treatment Root canal treatment Maintenance of removable prostheses	**50%** of fees

GENDER-AFFIRMING COVERAGE | HUMANIA ASSURANCE

Surgeries and treatments not covered by the provincial health care plan

Chest and torso surgery Genital surgery Thyroid chondroplasty Vocal cord surgery Electrolysis or laser hair removal	**80 %** of fees, max. **4 000 $** / type of surgery / care max. **10 000 $** lifetime

Drugs

Hormone therapy drugs (2nd payer)	**100%** of fees, max. **$1 000** / coverage period

HIV-VITP COVERAGE

NEW

HIV – Post-exposure prophylaxis (PEP)

For medication and consultation expenses

Medications (secondary payer) Consultation and screening test fees	**70%** of the costs, max. **500 $** / year

Voluntary and involuntary termination of pregnancy (Related non-medical acces fees)

If the residence is located more than **100 km** from a point of service, more than a 2-hour drive away, or in case of certified local unavailability within a reasonable timeframe ⓘ Transportation (fuel, parking, taxi, public transit) Accommodation (≤ 2 nights, maximum $200/night) Companion (if required) Childcare for dependents (if required)	**70%** of the costs, max. **400 $** / year
If the residence is located less than **100 km** from a point of service ⓘ Transportation (fuel, parking, taxi, public transit) Companion (if required) Childcare for dependents (if required)	

FRACTURE | HUMANIA ASSURANCE

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 INSURANCE | ZURICH

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
Tuition expenses (including internship and training fees)	**50%** of fees, max. **$1 250** / semester

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 | ZURICH

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

TELEMEDECINE | MAPLE

NEW

Consultations with a physician or nurse practitioner	**5 consultations** / academic year

STUDENT ASSISTANCE PROGRAM | MAPLE

Psychological consultations	**8 consultations** / academic year (**60 min.** / consultation)
Consultations on legal matters, budgeting and nutrition	**60 min.** / issues / academic year
Content library	**Included**

THEFT ASSISTANCE AND IDENTITY RESTORATION | FBA SOLUTIONS

This service provides telephone support in the event of identity theft. The team of specialists will give you advice on reporting the theft and restoring your identity. Need assistance? Call **1 888-721-4070**.

ASSISTANCE FOR PETS | FBA SOLUTIONS

This service provides telephone support on various topics related to your cat or dog. Need assistance? Call **1 888-721-4070**.

Your plan coverage is provided by:

Humania Assurance
Health, dental, The Fracture, gender affirming coverage and HIV- VITP

Zurich
Accident and travel

FBA Solutions
Assistance for pets and theft assistance and identity restoration

Maple
Telemedecine and student assistance program

The information provided is for guidance only; the terms of the coverage contract prevail. Certain age limits may apply. A medical ticket may be required, and certain services must be rendered by a recognized professional. It is important to validate the existence of other coverages and to compare them.