2026-2027

Details of the student benefit plan

Heritage College Student Association (HCSA)

Student Assistance Program → Service available to all members

STUDENT ASSISTANCE PROGRAM | TELUS HEALTH

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

Insurance coverage details

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

HEALTH CARE | ASSUMPTION LIFE

Paramedical and eye care

Acupuncturist Chiropractor Dietitian-Nutritionist Massage therapist Physiotherapist Podiatrist	**$40** / visit, max. combined **$400** / coverage period	global max. **$500** / coverage period
Eye examination	**$50** / 12 consecutive months **ENHANCED**	
Prescription eyeglasses Contact lenses	**$200** / 24 consecutive months	
Psychometric assessments provided by a licensed therapist	**$300** / 36 months 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*	**70%** of fees*	**ENHANCED** max. combined **$400** / 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 (2e payeur)	**70%** of fees*	
Vaccines not covered under RAMQ *(excluding administration costs and allergy injections)*	**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

Semi-private hospital room (hospitalization)	**100%** of fees - **$30** / day (max. of 5 consecutive days per hospitalization), max. **$400** / coverage period	
Ambulance (ground or air)	**60%** of fees, max. **$350** / coverage period	
Nursing services	**70%** of fees, max. **$500** / 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) Laboratory tests*	**60%** of fees, max. **$200** / coverage period	
Wigs (required for pathological conditions or following chemotherapy treatments)	**60%** of fees max. **$350** / lifetime	
External breast prostheses (following a mastectomy)	**60%** of fees max. **$200** / coverage period	
Pressure garments for burns up	**60%** of fees max. **$350** / coverage period	

*Medical referral required

DENTAL CARE | ASSUMPTION LIFE

Global maximum $500 / coverage period

Clinical oral examination X-ray Laboratory tests Tooth polishing	ENHANCED **80%** of fees (subject to contractual maximums)
Gum Treatment Dental filling (composite fillings (white) are only covered for the anterior teeth)	ENHANCED **80%** of fees
Root canal Oral surgery (teeth extraction including wisdom teeth)	**75%** 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	

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.

Tuition fees benefit (following an accident)

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

Full fracture benefits (following a accident)

Skull (localized depression)	max. **$1 000**	max. **$1 000** / accident
Skull (without localized depression)	max. **$400**	
Spine (two or more vertebra)	max. **$1 000**	
Spine (one vertebra)	max. **$400**	
Spine (compression fracture)	max. **$200**	
Upper jaw (maxilla)	max. **$330**	
Jaw (mandile)	max. **$80**	
Hip (femur)	max. **$330**	
Pelvis	max. **$330**	
Patella (patella)	max. **$270**	
Leg (tibia or fibula)	max. **$250**	
Shoulder blade (scapula)	max. **$250**	
Ankle (Pott's fracture)	max. **$250**	
Wrist (Pouteau-Colles fracture)	max. **$250**	
Forearm (open or comminuted fracture)	max. **$230**	
Forearm (non-open fracture)	max. **$120**	
Sacrum ou coccyx	max. **$170**	
Sternum	max. **$170**	
Arm, between the elbow and the shoulder	max. **$170**	
Clavicule	max. **$120**	
Nose	max. **$120**	
At least two ribs	max. **$100**	
Hand (one or more metacarpals)	max. **$80**	
Foot (one or more metatarsals)	max. **$80**	
Facial bones	max. **$80**	
One rib	max. **$50**	
Any other bone	max. **$30**	

Full dislocation benefits (following a accident)

Hip	max. **$420**	max. **$1 000** / accident
Knee (primary surgical repair)	max. **$330**	
Shoulder (fracture reduction by surgical treatment)	max. **$250**	
Wrist	max. **$170**	
Ankle	max. **$170**	
Elbow	max. **$120**	
Foot bones, except toes	max. **$80**	

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

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)	

Your plan coverage is provided by:

Assumption Life

Health, dental, critical illness insurance and HIV-VITP

AIG Insurance Company of Canada

Accident and travel

Telus Health

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.