

## BENEFITS AT A GLANCE

The College of the North Atlantic Students' Association (CNA) is pleased to extend to its students Health, Travel, Dental and Accidental Death & Dismemberment Benefits. The Health, Travel and Dental plans are designed to supplement your provincial health benefits.

*This summary is not designed to replace your benefits booklet. If there is any deviation between this document and the Master Contract, the Master Contract will prevail.*

### **OUTLINE OF BENEFITS** **Full- Time Students, Billing Division No. 27852**

#### **Who is Covered?**

All Full-Time students are automatically enrolled and may opt-out with proof of alternate coverage.

Students with dependents may upgrade to family coverage by remitting the appropriate premium. Dependents include common-law/same sex spouses with whom the student has been living in a conjugal relationship for a period of 12 months.

Dependent children are eligible for coverage up to the end of the benefit year in which they turn age 21 or 25 if enrolled and in full-time attendance at an accredited college, university or educational institute.

The total cost for the benefits plan for September 1, 2011 – August 31, 2012 is as follows:

Single: Health	\$287	Family: Health	\$564
Dental	\$140	Dental	\$276

For a detailed outline of benefits, please visit the College Website at [www.cna.nl.ca](http://www.cna.nl.ca). A benefits booklet will be provided at time of registration.

#### **DRUG BENEFIT**

Medically necessary drugs legally requiring a prescription. Some exclusions apply – see your benefits booklet.

#### **% REIMBURSED**

#### **BENEFIT YEAR\* MAXIMUM**

Prescription Drugs

80%

\$2,000

#### **HEALTH SERVICES**

Services are eligible if they are usual, reasonable & customary, and are medically necessary for the treatment of an illness or injury. See your benefits booklet for further details on coverage/eligibility.

100%

Physiotherapist

\$15/visit up to \$300

Chiropractor

\$15/visit up to \$300

Licensed Athletic Therapist

\$15/visit up to \$300

Podiatrist

\$15/visit up to \$300

Registered Massage Therapist  
(medical referral required)

\$15/visit up to \$300

Speech Therapist

\$15/visit up to \$300

Tutorial Benefit (Consult your benefits booklet for details.)

Up to \$300/disability

Ambulance Transportation

Accidental Dental (refer to your benefits booklet for additional claiming information)

Semi-Private Hospital

Prosthetic Appliances

<b>Durable Medical Equipment</b>		
Eye Exams (performed by a Licensed Optometrist)		One/24months
Vision Care (prescription eye glasses/contact lenses. See benefits booklet for additional claims eligibility information.)		\$100/24 months
Private Duty Nursing (see booklet for details)		\$5,000/Benefit Year
Travel Benefits	100%	First 60 Days of trip \$1,000,000 maximum per calendar year for Emergency Services, \$50,000/calendar year for Referral Services
<b>DENTAL BENEFIT</b>	<b>% REIMBURSED</b>	<b>BENEFIT YEAR* MAXIMUM/LIMITATIONS</b>
	80% Reimbursement Current provincial Dental Association Fee Guide for General Practitioners	\$500
Basic (Recalls - exams, bitewing x-rays, scaling, cleaning & fluoride treatment)		Recall exams once per benefit year
Complete, general or comprehensive oral exams, full mouth/panoramic x-rays		Limited to once every 3 years
Basic restorations, fillings and inlays		
Extractions, surgical services		
Endodontic (root canals)		
Periodontic (tissue surrounding teeth)		
Standard Denture services		
<b>*Benefit Year: September 1, 2011 to August 31, 2012</b>		

**YOU SHOULD KNOW:**

Your ID number is CNA + Your Student Number-00. If you have dependents, their identification numbers will be identical except for the last two digits:

Spouse - 01  
Child 1 – 02  
Child 2 – 03  
Etc.

Once you are enrolled under the plan, Green Shield should be contacted directly for additional benefit or claims inquiries:

- Call Green Shield at 1-888-711-1119. You will need to provide your identification number : CNA+your student number -00)
- Email Green Shield at: [cservice@greenshield.ca](mailto:cservice@greenshield.ca) (you will need to provide your identification number, as above)

If you have questions or concerns please contact Student Health and Dental Plan Advisor Mary Ellen Alexander at 709-643-7927 or [maryellen.alexander@cna.nl.ca](mailto:maryellen.alexander@cna.nl.ca).