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**YFS HEALTH &
DENTAL PLAN**

WWW.YFS.CA
DRUG AND DENTAL CARD



York Federation of Students Health and Dental Plan

Contact

	GREEN SHIELD CANADA				
DENTAL Group Policy/Plan No: 1 Division/Section No: YFS Certificate No / I.D. No: _____ (Student Number)					
DRUGS YFS _____ 00 (Student Number)	<table border="1"><tr><td>01 - Spouse</td></tr><tr><td>02 - 1st Born</td></tr><tr><td>03 - 2nd Born</td></tr><tr><td>04 - 3rd Born</td></tr></table>	01 - Spouse	02 - 1st Born	03 - 2nd Born	04 - 3rd Born
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YFS Health and Dental Plan Office 112 Curtis Lecture Hall ph: 416-650-8066 fax: 416-736-5163 Green Shield Canada Inc. - 1-888-711-1119					

Health and Dental Plan Administrator

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YFS Health and Dental Plan Office

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York University,
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Coverage for Health and Dental Benefits

The benefit year runs from September 1, 2007 to August 31, 2008 inclusive. All students registered in a minimum of 15 credits and who are part of any faculty (excluding Osgoode and Atkinson) during the Fall/Winter sessions are automatically enrolled in the YFS Health and Dental Plan.

Dear Member,

Welcome to the YFS Health and Dental Plan. Full-time undergraduate students here at York University have come together to protect ourselves and each other by collectively contributing to a health and dental plan that provides benefits to us all. The YFS Health and Dental Plan was established democratically by students at York University through referenda and, every year, your representatives and staff work to negotiate the best value possible. Students who already have coverage are allowed to withdraw from the plan at the beginning of the year, so that this service can be focused on those who need it. However, if you would prefer to coordinate your YFS benefits with the coverage you already have, this is an option as well. Your health and dental plan is a service of the students' union and it is administered by Green Shield Canada, the only national non-profit benefits provider in the country, so you can be assured that students' interests are the only priority. In creating a universal health and dental plan, York students have recognised that when we work together, we can save money and provide important services. If any individual student were to seek private and independent health coverage, the cost would be too great and the benefits too limited. However, by pooling our resources, we are able to realise incredible savings and service enhancements through economies of scale. In deciding to offer ourselves health and dental protection, students are working to ensure that no student suffers academically or has to drop out of school because of unexpected and unmanageable health related costs. Some students with chronic illnesses would never be able to see the inside of a classroom without access to affordable treatment and therapies. It is important to work collectively to provide protection for each other in the most cost-effective way possible. While we hope that this year will be worry free, if your health does falter, we are glad that the YFS Health and Dental Plan will be there to support you. Many of the plan benefits also support health promotion and illness prevention, such as annual dental cleaning and maintenance medication. Being proactive about your health and dental needs is as much a worthwhile investment in your future as your education is. This year, please get familiar with the coverage detailed in this brochure and take advantage of the benefits provided by your YFS Health and Dental plan. After all, we can all benefit from having the peace of mind that coverage brings. If you have any questions or suggestions, there is a team of people waiting to assist you at the YFS. The 2007/2008 YFS Executive wishes you a healthy and successful year!

On behalf of the YFS Executive Committee,
Hamid Osman
YFS President

Member

Benefit provider: Green Shield Canada

Group Number: "YFS" + STUDENT NUMBER + "00"

Duration of coverage: September 1, 2007 to August 31, 2008

Exclusions:

fertility drugs, allergy serums, vitamin treatments, Diane 35, external contraceptives (injections), and all "over the counter" products.

Health Practitioners

- All health practitioner referrals must be updated to the current plan year. (September 1, 2007 to August 31, 2008).
- All practitioners must be registered and/or licensed.

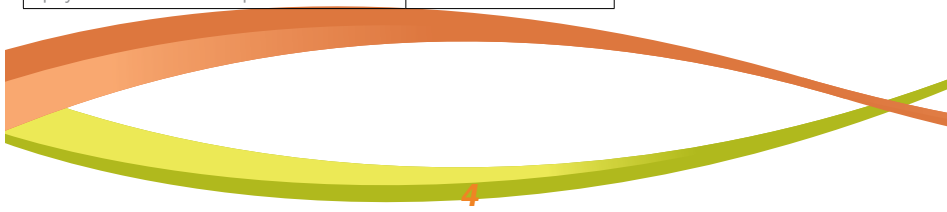
Prescription Drug Benefits

Generic Rider; Generic drugs will be dispensed unless otherwise requested by doctor or where no generic exists.

80% coverage up to \$1,000 per student per plan year (September 1, 2007 to August 31, 2008). Your plan covers oral contraceptives excluding "patch", diabetic supplies and insulin, prescribed hair-loss remedies, and some vaccines, prescribed smoking cessation aids (up to \$50.00 per benefit year). Contact the Health & Dental Plan Office for further details.

Drug Plan

Chiropractic care Naturopathic care (remedies not included) Massage therapy* Psychologist * Speech pathology* Physiotherapy	\$20 per visit up to \$500 per benefit year
Nurse Attendant Accidental dental *physician's referral required	100% Coverage up to \$2 500 per benefit year



Medical Equipment and Supplies

Orthotics and orthopedic shoe modifications	100% up to \$300.00 per 24 month period
Prescribed hearing aid Diabetic supplies	100% coverage up to \$500 every 5 years 100% coverage up to \$500 per benefit year

**other supplies, services and equipment may be considered for coverage through the YFS Claims Exceptions Process. Contact the Health & Dental Plan office for details. Tel: 416-650-8066 or Email: yfshp@yfs.ca*

Eye examinations performed by a registered, licensed Optometrist or Physician limited to one exam every 24 months, up to a maximum of \$65.

Medical

Tutorial Benefits

Your co-insurance for Tutorial Services is 100%

Your maximum is \$1,000.00 per benefit year

Private tutorial service of a qualified teacher up to \$20 per visit, if an accident or illness causes you to be disabled and confined to home or hospital for 40 consecutive school days. **NOTE: Your dependants are not eligible for this benefit.**

Accidental Death and Dismemberment - Insured by ACE INA

This benefit provides you with coverage in the case of accidental death, loss of limb/s or paralysis. Contact the Health Plan & Dental Office for further details. Tel: 416-650-8066 or Email: yfshp@yfs.ca

Dental Plan

Dental Plan

Name of Insuring Agency or Plan: *Green Shield Canada*

Group Policy/Plan: *1*

Division/Section No: *YFS*

Certificate/ID: *Student Number*

Duration of coverage: *September 1, 2007 to August 31, 2008*

Basic and Preventative Services	70% of one examination* and consultation per benefit year including any necessary x-rays** and diagnostic services at the time of the exam
Minor Restorative Services	70% of the cost of amalgam, silicate, composite, or tooth-coloured fillings and space maintainers
Extractions	70% coverage of extractions (excluding wisdom teeth) and residual root removal

Dental Benefits

- **Maximum coverage per benefit year is \$450**
- Dental coverage is available to students on the plan and their dependents
- Reimbursement is considered according to the current Provincial Dental Association's suggested fee guide for General Practitioners

**Eligible x-rays

- Full mouth series, minimum of 16 films, including bitewings in any 36 consecutive months
- Periapical (no more than 16 films in any 36 consecutive months)
- Panorex (one in any 36 consecutive months)
- Bitewing (no more than 4 films in 12 consecutive months)
- Occlusal (no more than 4 films in 12 consecutive months)
- 70% of one cleaning and one unit of polishing including up to 2 units of scaling
- Fluoride treatment will be limited to one per benefit year

*Eligible exams

- Complete oral examination
- Recall oral examination
- Emergency or specific oral examination
- Consultation

Dental Discount

Dental Discount Network (DDN)

Dental Discount Network includes more than 230 dentists in the Greater Toronto Area (GTA). A full list of dentists can be obtained from our website: www.yfs.ca.

The Dental Discount Network (DDN) works according to the following chart:

DENTAL BENEFIT	DISCOUNT
Preventive Services (recall exams, bitewing x-rays, extraction of impacted teeth, oral hygiene instruction)	30%
Other Preventive Services (polishing, scaling, & root planning)	30%
Basic Restorative (fillings, oral surgery)	20%
Major Restorative (crowns, bridges, posts)	20%
Periodontic & Endodontic treatments	20%

The Dental Discount Network (DDN) formula works like this:

Total cost for dental procedure (e.g. \$100 for a filling)
Minus discount (20% or \$20)
Minus Green Shield co-payment (70% or \$70)
With the discount, you pay \$10

Without the discount, you pay \$30

Family Coverage and Other Enrollments

You may enroll your spouse or child/ren starting on September 1, 2007. The deadline for such enrollments is February 15, 2008.

The cost of dependant rate is:

Single = \$190.11;

Couple = \$208.47;

Family = \$313.98

Family



Child/ren	biological/adopted/legal guardian under age 24 (WHO ARE FULLTIME STUDENTS)
Spouse	Includes common-law (living together for more than 12 months) and same-sex spouses. PROOF REQUIRED;
If you are a disabled student you may enroll in the plan provided you meet the criteria below.	
Students with disabilities	Registered full-time, with minimum 12 credits in F/W session, and recognized by the Office of Persons with Disabilities as disabled.

Our Commitment to Privacy

The Green Shield Canada Privacy Code balances the privacy rights of our group and benefit plan participants, and our employees, with the legitimate information requirements to provide customer service and to meet our human resource requirements. It consists of the following key principles:

1. We ask for your personal information for the following purposes:

- To establish your identification
- To provide you and/or your dependants with the applicable benefit coverage
- To protect you and us from error and fraud
- To provide ongoing services

Privacy

3. Withdrawal of Consent

You can withdraw your consent any time after you've given it to us, provided there are no legal or regulatory requirements to prevent this.

If you don't consent to certain uses of personal information, or if you withdraw your consent, we will no longer be able to administer your benefit coverage. If so, we will explain the situation to you to help you with your decision.

For further information on our privacy policies and procedures, please refer to the Green Shield Canada web site at

www.greenshield.ca

2. Consent

When you enrolled in your group benefit plan as a plan participant, your personal information was obtained and used only with your consent. We obtained your consent before we:

- Provided benefit coverage
- Offered you other Green Shield Canada services
- Obtained, used or disclosed to other persons, information about you unless we were obliged to do so by law or to protect our interests
- Used your personal information in any way we did not tell you about previously

Your consent can be either express or implied. Express consent can be verbal or written.

Consent can be implied or inferred from certain actions. For our existing group and benefit plan participants, we will continue to use and disclose your personal information previously collected in accordance with our current privacy code, unless you inform us otherwise and will infer that consent has been obtained by your continued use.

Frequently Asked Questions

For more details on these FAQ's, please refer to the appropriate section of the booklet or contact the YFS Health & Dental Plan Office at 416-650-8066.

What do I need to say when leaving a voice mail at YFS Health and Dental Office?

You have to speak clearly and state your **student number** in groups of three; for example, Student # 123-456-789. Briefly state how we can help you with your issue pertaining to the benefit plan.

How do I get my Drug/Dental Card?

Please obtain your Drug/Dental Card from the YFS Health and Dental Plan Office or request it via phone, email (yfshp@yfs.ca) or in writing. To use the Drug/Dental Card, simply present it to any pharmacy or most dental offices each time for a prescription drug discount so that the pharmacy only charges you 20% of the cost and dental office charges you 30% of the cost. Your plan covers the other 80% of prescription drugs; maximum \$1000 or your plan covers 70% of dental services; maximum \$450.

Please note that the Drug/Dental Card will be activated on Monday, October 8, 2007 through till August 31, 2008. Until then, you will have to pay the full amount at the pharmacy temporary, and fill out a drug or dental claim form for your 80% or 70% reimbursement respectively afterwards.

Can I use the Drug/Dental Card at the dental office?

Yes. Name of Insuring Agency or Plan: Green Shield Canada.

**Group Policy/Plan = 1;
Division/Section = YFS.**

Certificate No. or ID=Student Number.

Most dental offices have Electronic Data Interchange(EDI) and will discount your dental claim automatically. Few dental offices do not have "EDI" or electronic billing. If not, you will have to submit a claim form MANUALLY. Other offices will fill out a generic dental claim form (Standard Dental Claim Form) using the coverage information you provide to them, and then give it to you to submit to the Health and Dental Plan Office. The claim forms are available at the Health and Dental Plan Office or online at website: www.yfs.ca

How do I make a prescription drug claim?

Use your Drug/Dental Card (available at the Health and Dental Plan Office or upon request) for drug claims. Simply present the Drug/Dental Card to the pharmacist. You are responsible for 20% of the cost of the prescription. YFS will cover you 80% up to \$1000 per benefit year. There are no claim forms or paper work involved.

How do I claim extended health benefits, like chiropractic care or physiotherapy?

To claim extended health benefits (chiropractic, naturopathic care, massage therapy, psychologist, speech pathology, physiotherapy and medical equipment, etc.) or prescription drugs not picked up with the Drug/Dental Card; please fill out the appropriate claim form and submit it to the Health & Dental Plan Office with the appropriate documents (original receipts, referrals, etc.). Please note that original receipt must include the practitioner's registration number.

How long will it take to be reimbursed from the benefit provider?

On average, about 10-12 days. A cheque will be mailed to the address you wrote on claim form or register now for "Subscriber Online Services" and experience instant access: for example, Direct Deposit etc: www.greenshield.ca

Is there a time limit in which I can submit my claim?

Yes. You must submit your claim within 90 days after benefit year; for example, (September 1, 2007 to August 31, 2008 - Deadline to submit claim would be November 2008).

Do physician's referral "expire"?

For the purposes of this health and dental plan, the referral must be written within the benefit year (between September 2007 and August 2008). For example, if you have a doctor's referral from November 2007, you can use it throughout the benefit year up to August 31, 2008. If you had a referral from the previous benefit year (September 1, 2006 to August 31, 2007) you will have to request another one from your doctor.

Does my health plan cover me if I am traveling outside Canada?

No. There is no travel coverage under this plan; however, your plan is still valid if you are traveling within Canada. You may call Green Shield for Individual & Conversion-Special Benefits insurance services at: 416-601-0429 or 1-800-667-0429.

Can I put my family on the plan?

Yes, you can put your spouse and/or dependant child/ren on the plan. The cost to add ONE dependant is \$208.47 and the cost to extend coverage to your family is \$ 313.98

The deadline is Friday, February 15, 2008 to add spouse and/or dependant/s.

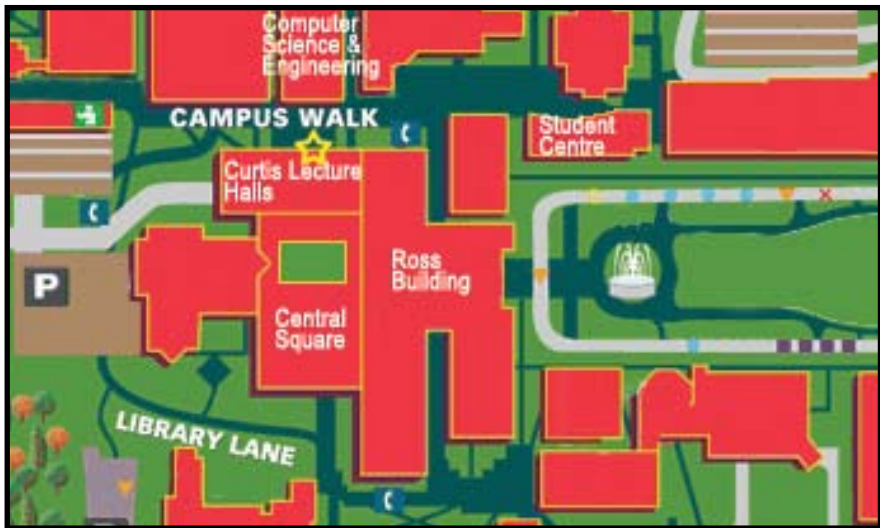
Where can I get other forms?

Forms (such as enrollment forms, question/concerns forms) are all available online. Claim forms cannot be faxed but mailed with original receipts attached.

If you require any assistance in completing any form etc; do not hesitate to call us at 416-650-0089 or call Green Shield Canada Customer Service Centre at 1-888-711-1119. Please ensure that you always provide your YFS +Student Number-00 in full, including suffix for example YFS 1234566789-00; for dependants (ie.01, 02, etc.);

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YFS HEALTH AND DENTAL PLAN OFFICE

Near Scott Library