

Medical Benefits-at-a-Glance

Claims Contact: Call Sun Life Toll Free 1-888-206-9004
Student program: 17882-005
Mail to: Sun Life Assurance Company of Canada
 Claims Department
 PO Box 2015 Stn Waterloo
 Waterloo ON N2J 0B1

Coverage	Up to a maximum of \$1,000,000 per student year for medically necessary treatment of covered illness or injury. Unless otherwise indicated, coverage is limited to the amount that Prince Edward Island's provincial health insurance plan would provide to a covered resident.
Limitations	
Hospital Accommodation	Charges up to the ward rate or, where deemed medically necessary, an intensive or coronary care unit
Psychiatric Treatment	Treatment for psychiatric disorders, including inpatient and outpatient services, up to a maximum of \$25,000 per student year
Physician Charges	Medical treatment by a physician
Annual Medical Exam	One annual medical examination and related laboratory tests per student year
Diagnostic Services	Laboratory tests and x-rays when prescribed by a physician. Other diagnostic services such as MRI, CAT scans, biopsies must be pre-approved by Sun Life
Maternity Benefit ¹	Up to \$25,000 per Student Year for the Reasonable and Customary Costs incurred, including hospital nursery charges. Complications arising from pregnancy or childbirth are covered for an additional \$25,000 (for a total of \$50,000) per Student Year.
Well Baby Care	Expenses of well baby care and physicians' examination where deemed medically necessary
Ambulance (in the event of an emergency)	<ul style="list-style-type: none"> • transportation in a licensed ground ambulance that takes you to the nearest hospital that is able to provide the necessary medical treatment; or • standard fare for a licensed taxi that takes you to the nearest hospital or medical clinic able to provide the necessary medical treatment up to a maximum of \$100 during the Student Year; or • transportation in a licensed air or rail ambulance that takes you to the nearest hospital that is able to provide the necessary medical treatment.
Private Duty Nursing	Professional services of a registered private nurse, as an alternative to hospitalization, at the daily rate for a public ward stay. Physician referral required
Accidental Dental	Up to \$1,000 per accident to repair or replace sound natural teeth injured as a result of an accidental blow to the face
Medical Appliances and Supplies	When prescribed by the attending physician and approved in advance by Sun Life
Psychologist or Clinical Counsellor	Up to a combined maximum of \$500 per student year for outpatient consultations
Emergency Treatment Outside Prince Edward Island	Up to the limit payable under Prince Edward Island's provincial health insurance plan for immediate treatment of an emergency while traveling outside Prince Edward Island

Medical benefits provided under Group Policy 17882 are underwritten by Sun Life Assurance Company of Canada. This is a basic overview of University of Prince Edward Island Student Union's Campus Trust Medical Plan. This basic overview of medical benefits is not a contract of insurance. The terms and conditions of Group Policy 17882 will prevail.

¹ Maternity benefits will be provided only if the pregnancy begins during the Student Year or within 30 days prior to the date insurance started and the insurance remains in effect for the duration of the pregnancy.

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Sun Life Assurance Company of Canada is the insurer of this product and is a member of the Sun Life group of companies. SM9673-E-07/22-at-jf 17885-005-UPEISU-2020

