

Policy Addendum – Southern Alberta Institute of Technology Students' Association Health and Dental Plan 2020-2021

If you are a student taking distance learning classes online through SAIT, and are unable to travel to Canada due to COVID-19 travel restrictions, please see the following:

You are covered under the Saita Health and Dental Plan. However, it is important to note:

- It is nearly impossible for us to adjudicate the following claim types outside of our borders. Therefore, the AD&D, Tutorial, and Hospital benefits are not eligible outside of Canada. If you enter Canada at any time during your eligibility, these benefits will be automatically reinstated.

Due to the difficulty in adjudicating claims outside of Canadian borders, the onus is on you, the Plan Member, to ensure that the correct documentation is submitted. Without the correct information, claims will not be adjudicated. When submitting claims for Health and/or Dental expenses, please note the following:

- Receipts and claim forms must be in English in order to be processed.
- Dental expenses are limited to the amounts that a general dentist would charge for the same service in the province of Alberta. If comparable dental codes cannot be found for services performed outside of Canada, the procedure may not be covered.
- Prescription drugs must be approved by Health Canada, and eligible under the Student Managed Drug Formulary that this plan uses, in order to be an eligible expense. Studentbenefits.ca offers a drug search option, where you can search for names of covered drugs, or Canadian Drug Identification Numbers (DINs) that are covered.
- Any expenses submitted must be paid on a reimbursement basis.
- Payments can only be issued in Canadian Dollars, and direct deposit transfers can only be deposited in to a Canadian Bank account.
- Payments will not be issued if the reimbursement is prohibited in your country of residence.
- Payments will be issued based on the currency conversion rate on the date of the expense.
- Any expenses submitted are subject to the reasonable and customary cost of a comparable item or service in the province of Alberta, and are subject to any plan limitations.
- You will only qualify for the travel plan when departing from Canada, and coverage is subject to any travel restrictions issued from the government of Canada.