

Supplemental Health Insurance Comparison Chart

You are entitled to many great benefits through your supplemental health insurance.
Get informed about your coverage.



International Students



Undergraduate



Graduate



Macdonald Campus

Prescription Drugs	80% coverage: charges for prescription drugs and medicines, including insulin, needles, reagent strips for diabetes and iron supplements	Up to 80% non-Quebec residents, Up to 100% for QC residents (<i>drug costs not reimbursed by RAMQ</i>)	90% for out-of-province students, Up to 100% coverage for Quebec residents	Up to 80% non-Quebec residents, Up to 100% for QC residents (<i>drug costs not reimbursed by RAMQ</i>)
IUD (Mirena, Jaydess, Kyleena, Liberte UT 380 Short)	Kyleena, Mirena & Jaydess (DIN 02408295) 80% coverage, Copper IUD (Liberte UT 380 Short) max \$50/yr	Kyleena, Mirena (DIN 02243005), Jaydess (DIN 02408295) Copper IUDs generally are covered at 100% for reasonable and customary charges , but students should verify for every particular IUD.	Mirena (DIN 02243005), Jaydess (DIN 02408295) generally are covered at 100% for Quebec Residents (coordination with mandatory drug plan) 80% for out of province students Copper IUDs are covered 100% (covered under Medical Equipment Benefit)	Kyleena, Mirena (DIN 02243005), Jaydess (DIN 02408295) Copper IUDs generally are covered at 100% for reasonable and customary charges , but students should verify for every particular IUD.
Emergency Contraception (Ella/Plan B)	Ella: covered at 80% Plan B: not covered	Ella: covered at 100% Plan B: covered at 100%		Most are covered, depending on DIN number
Physiotherapy	80%/visit , \$750/year, for all services* combined. <i>*Charges for physiotherapy and athletic therapy</i>	\$20/ visit , max \$400/year	\$50 / visit max \$400/year	\$20/ visit , max \$400/year
Psychology	80%/visit , max \$750/year AND 80%/assessments, tests and analyses carried out by a psychologist, Max \$750/year	80%/visit , max \$500/year	Max of \$30 max \$500/year (<i>includes Registered Clinical Counsellors and Masters of Social Work</i>)	80%/visit , max \$500/ year
Naturopaths	Not covered	\$20/visit , \$400/year	Not covered	\$20/visit , \$400/year
Registered Dieticians	80%/visit , \$500/year	\$20/visit , \$400/yr (<i>includes 1 x-ray/year</i>)	\$20/visit , 400\$/year (<i>MD referral required</i>)	\$20/visit , \$400/year (<i>includes 1 x-ray/year</i>)
Ambulance	80% , max \$400/yr	Covered up to \$250/occurrence	Covered up to \$250/occurrence	Covered up to \$250/occurrence
Ultrasounds Imaging	Coverage for X-Rays (including CT scans), ultrasounds and electrocardiograms. Limited to the current Provincial Schedule of Fees of the Régie de l'assurance maladie du Québec (RAMQ). Magnetic resonance imaging (MRI) up to 2x the amounts specified in the Schedule of RAMQ Fees.	Lab tests and ultrasounds used to diagnose an illness are covered only if provincial health care doesn't cover these services . They must be performed in a commercial lab. Ultrasounds for pregnancy and the monitoring of an illness aren't covered.	Lab tests and ultrasounds used to diagnose an illness are covered only if provincial health care doesn't cover these services . They must be performed in a commercial lab. Ultrasounds for pregnancy and the monitoring of an illness aren't covered.	Lab tests and ultrasounds used to diagnose an illness are covered only if provincial health care doesn't cover these services . They must be performed in a commercial lab. Ultrasounds for pregnancy and the monitoring of an illness aren't covered.

current as of November 2018