



Policies and Procedures Manual

90 - Students

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Name:	Student Accident Benefit Plan
Origin:	Associate Vice-President (Finance)
Approved:	August 19, 2003
Approval Process:	Vice-President (Administration)
Revision Date(s):	

General Information

This is a plan whereby certain expenses that arise out of accidents and injuries sustained while participating in authorized University and related activities are paid for by the University. It is intended as a supplement to the Province of Saskatchewan Medical Care Insurance Plan (MCIC) and Saskatchewan Hospital Services Plan (SHSP) and not as an alternative to them.

Note: This plan does not provide medical and hospital coverage during any waiting period where such coverage would otherwise be provided under MCIC or SHSP.

Students newly arrived in the Province should familiarize themselves with the requirements of the MCIC and SHSP Acts as soon as possible. (Students covered by MSI (Medical Services Incorporated) or GMS (Group Medical Services) or other similar plans must report this when claiming under this plan).

Alternative coverage is available for any necessary waiting period under MCIC and SHSP and application forms are available in the Registrar's

Office.

Many students are provided with health and/or dental insurance coverage as a dependant through their parents' insurance. Also, effective September 1, 2003, all full time students have mandatory health and dental insurance coverage under the University of Regina Students' Union (URSU) health and dental plan (see <http://www.ursu.uregina.ca/>). Students must first make claim under those insurance policies, and then submit the appropriate documentation for the unreimbursed amounts to Financial Services for consideration under this Student Accident Benefit Plan.

IMPORTANT

Students must take reasonable precautions to minimize the possibility of accidental damage. For example, hockey players must wear helmets (equipped with mouth guard) and any safety equipment provided or normally required for the particular activity must be used.

Students making claims for accidents where reasonable precautions were not taken may have claims refused or reduced.

Availability

All students attending the University are automatically covered. This includes full time students, part time students, degree credit students, non-credit students and participants in other University sponsored events such as seminars and conferences. Coverage applies only to injuries sustained on campus, or for off campus events, to injuries sustained while participating in the University approved activity off campus.

Benefits Available

1. Ambulance Service

Ambulance service (or taxi used in this capacity) for emergency admission up to a maximum of \$75.00 for any one individual and any one accident.

2. Artificial Limbs and Eyes

Payment of up of \$200.00 in any twelve-month period for the purchase of artificial limbs and artificial eyes, but excluding their replacement or repair.

3. Casts

Payment up to \$100.00 in any twelve-month period for cost of a plaster or fiberglass cast, including

replacements which are applied in a physician's office or in a hospital out-patient department by a physician.

4. Crutches, Patient Walkers and Wheelchairs

Payment up to \$200.00 in any twelve-month period for the purchase or rental of crutches, patient walkers and wheelchairs for use on an out-patient basis, but excluding their use in an institution or nursing home.

5. Hospital-Type Bed

Payment of up to \$200.00 in any twelve-month period for rental of a hospital-type bed as prescribed by a physician for use in the home, but excluding use in an institution or nursing home.

6. Dental Service

Payment of up to \$1,500.00 in any twelve-month period for dental services, including X-rays, by a legally qualified dentist, for accidental injury to natural teeth. (Capped and crowned teeth and a fixed bridge shall be deemed natural teeth). Mouth guards for protection of teeth must be worn at all times except when it is unreasonable to do so.

7. Glasses & Contact Lenses

Payment of up to \$150.00 in any twelve-month period for repair or replacement of eye glasses accidentally damaged or broken. Payment of up to \$300.00 in any twelve-month period for replacement of contact lenses accidentally lost or broken.

8. Other

Such other payments as may be approved by the Associate Vice-President (Finance).

Exclusions

Treatment of injuries

- sustained while under the influence of alcohol
- arising from private aeronautics
- arising from accidents covered under:
 - the Worker's Compensation Act

- Automobile Accident Insurance Act
- any other federal, provincial or municipal act or regulation.

Effective and Terminal Dates for Coverage

Coverage is effective from the date of completion of registration or the first day of classes in the session in which the student is registered, whichever is later.

COVERAGE TERMINATES

a) upon withdrawal from the University;

or

b) at midnight on the day of the last examination for the session, whichever is earlier; or at the conclusion of other University approved activities.

Except under the following conditions.:

- i) the student must be receiving treatment at the time of leaving; and
- ii) the student must notify the Student Health Clinic prior to leaving.

If both i) and ii) are fulfilled claims may cover an additional period which period will depend on the circumstances of each case.

Claims Procedures

An "Incident-Accident Report" form should be completed by the injured student as soon as is possible after the accident occurs and statements obtained from the witnesses. (Report forms are available from Financial Services and the Faculty of Kinesiology and Health Studies on the main campus, or from the policies and procedures manual on the internet at <http://www.uregina.ca/presoff/vpadmin/policymanual/busoff/30201001.html>).

The completed form should be taken or forwarded to the Student Health Clinic, main campus, as soon as it is completed.

Payment may be effected in one of two ways:

- by submission of paid receipts to Financial Services for reimbursement; or
- by submission of invoices to Financial Services for payment direct to the supplier.

N.B. Claims may be reduced by amounts that can be recovered by the individual from MSI, GMS and other such plans.



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