

Annual (September – August) Health Benefits Coverage for GSU Base Plan with CUPE 3902 Unit 1 Top-up Plan

		GSU Base Plan	CUPE 3902 Unit 1 Top-up Plan	Combined Coverage
General	Most prescription drugs	80% to \$5,000	90% to \$10,000	\$15,000 (100% to \$6,250, then 90%)
	Clinical Psychologist / MSW Counsellor	100% to \$500	100% to \$1,000	100% to \$1,500
	Speech Therapist	100% to \$1,000	100% to \$1,000	100% to \$2,000
	Orthotics	\$350	\$100 (limit 1 pair/year)	\$450
	Travel Insurance	See GSU info for details	No additional coverage	N/A
Paramedical	Registered Massage Therapy	\$25/visit to \$500	\$35/visit to \$700	\$60/visit to \$1,200
	Chiropractic	\$15/visit to \$300	\$45/visit to \$900	\$60/visit to \$1,200
	Physiotherapy	\$30/visit to \$600	\$30/visit to \$600	\$60/visit to \$1,200
	Naturopathic Doctor	\$15/visit to \$300	\$30/visit to \$600	\$45/visit to \$900
	Acupuncturist	\$15/visit to \$300	\$30/visit to \$600	\$45/visit to \$900
	Combined Paramedical Cap	\$2,000	\$1,300	\$3,300
Dental	Preventative	70%	80%	100% to \$785, then 80%
	Basic	70%	80%	100% to \$785, then 80%
	Major restorative	\$0	50%	50%
	Combined Dental Cap	\$550	\$1,250	\$1,800
Vision	Exam	\$75 per 24 months	\$15 per 24 months	\$90 per 24 months
	Eyewear	\$125 per 24 months	\$175 per 24 months	\$300 per 24 months
	Health Plan Overall Cap (includes all above as well as other covered services and medical equipment)	\$10,000	\$10,000	\$20,000