

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
General	Most prescription drugs	80% to \$5,000	90% to \$15,000
	Clinical Psychologist / MSW Counsellor / Psychotherapy (Psychotherapy covered by Top-up Plan ONLY)*	100% to \$500	100% to \$2,500
	Speech Therapist	100% to \$1,000	100% to \$1,300
	Orthotics	\$350	\$100 (limit 1 pair/year)
	Travel Insurance	See GSU info for details	No additional coverage
Paramedical	Registered Massage Therapy	\$25/visit to \$500	\$35/visit to \$700
	Chiropractic	\$15/visit to \$300	\$45/visit to \$900
	Physiotherapy	\$30/visit to \$600	\$30/visit to \$600
	Naturopathic Doctor	\$15/visit to \$300	\$30/visit to \$600
	Acupuncturist	\$15/visit to \$300	\$30/visit to \$600
	<b>Combined Paramedical Cap</b>	\$2,000	\$1,300
Dental	Preventative	70%	80%
	Basic	70%	80%
	Major restorative	\$0	50%
	<b>Combined Dental Cap</b>	\$550	\$1,350
Vision	Exam	\$75 per 24 months	\$15 per 24 months
	Eyewear	\$125 per 24 months	\$225 per 24 months
	<b>Health Plan Overall Cap (includes all above as well as other covered services and medical equipment)</b>	\$10,000	\$15,000 (in addition to \$15,000 prescription cap)

\* Subject to reasonable and customary fees