

Student drug plan

You're covered

In order to help clear up any confusion which may exist about the new health plan, the Gazette has decided to publish a few tips on its use. The following article by Anne Derrick is reprinted from last month's Weldon Times, the monthly newspaper of the Law Students' Society.

Prescription Drugs

Unfortunately, at some time during the year almost all of us will need some form of prescription drugs. Certainly in most cases there is nothing too great about having to take drugs, but it is nice to know that as Dalhousie students you are covered under a health plan that allows you to get a rebate for your prescription drugs.

The new plan does involve a certain amount of work for you and an initial outlay of money. When you get your prescription filled at the drug store of your choice, you must pay for it at that time, but by obtaining a form, filling it out and sending it off, you can get reimbursed by the insurance plan within a matter of a few weeks. The insurance plan reimburses you in total for all drugs obtained under a prescription, except in the case of birth control pills, for which you will pay \$1.00 and be reimbursed for the rest. (Don't complain, the original Drug Plan didn't cover birth control pills at all.) But that's not all the insurance plan covers. Should you accidentally knock out your teeth, fracture your skull or contract sleeping sickness, you'll be covered.

Blanket Accident Dental Expense

The Plan also pays up to \$1000.00 for injury to whole or sound or natural teeth caused by a direct accidental blow to the mouth while the policy is in force. The benefits are payable for treatment, replacement or x-rays by a legally qualified dentist or dental surgeon commencing within

30 days from the date of the accident and includes expenses incurred within one year after the date of the accident.

Blanket Accident Expense

The Plan pays \$5,000 for expenses incurred as a result of an accident. Included are such things as prescription drugs, hospital accommodation, private nursing, x-ray, specialists such as physiotherapists and osteopaths, and special medical appliances such as braces, crutches and wheelchairs.

Major Sickness Expense

Reimbursements up to \$5000 are provided under the Plan for eligible sickness expenses including hospital charges for accommodations, iron lung, artificial eyes or limbs, physiotherapy and out-patient services.

Accidental Death and Dismemberment

No doubt you will be happy to know that the Plan under which you are covered will provide reimbursements for accidental death and varying amounts for the loss of particular limbs and organs.

Fracture Indemnity

Under the Plan and in accordance with a schedule, you will also be reimbursed for fracturing your bones. However, in the case of one accident and several fractures, only the largest indemnity will be paid.

Twelve-Month Unlimited Geographic Coverage

Provided that you are enrolled at Dalhousie University, you are covered for all 12 months of the year anywhere in the world.

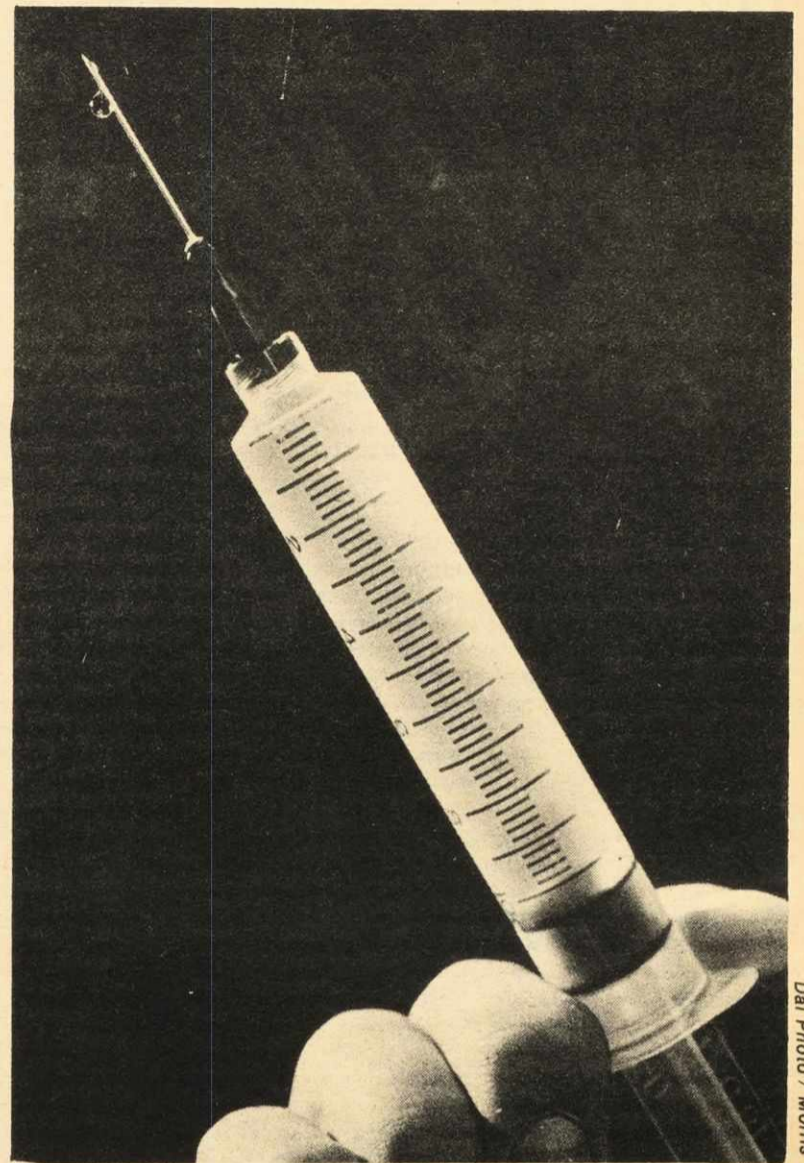
After all this good news about what you are covered for, you won't mind so much being told that there are some things that don't come under the Plan. Such items as eye glasses, preventive medicine, and dental surgery unless necessitated by injury, are not covered under the Plan. Neither is pregnancy, child-

birth or any complications incident to pregnancy, within the scope of the Plan.

Our student councillors have a few important pointers to add to Anne's. Claim forms (dental, drug or medical types) are available from the S.U.B. information desk and student health. Before you send them off, be sure they include your student number, your doctor's name and the diagnosis, and your policy number. Policy numbers should have been received through the mail by now. If you don't have one, John Graham, in the student council office, has a master list of all policy numbers for Dalhousie students. Also, only drugs need to be paid for right away, medical bills will be paid directly by the company.

Finally, the insurance covers claimants above what MSI covers except for out-of-province residents who are covered only above what MSI would have covered them for.

It's worth knowing these things for to paraphrase Anne Derrick, if you hang around the library long enough one of those drafts is going to give you a chance to try out your new medical coverage!

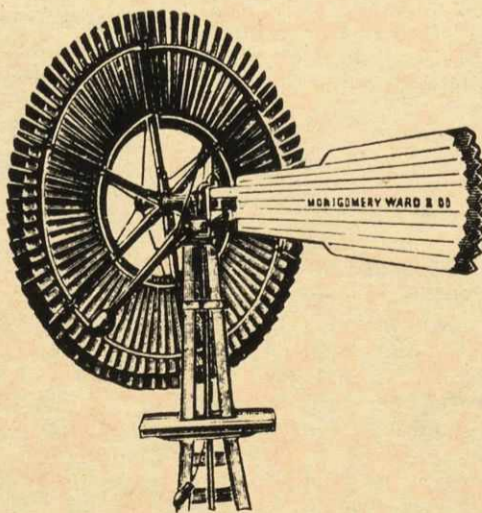


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