

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	Continuing Studies Students
Prescription Drugs	80% (charges for prescription drugs and medicines, including insulin, needles, reagent strips for diabetes and iron supplements)	QC resident: Up to 100% (drug costs not reimbursed by RAMQ) Non-QC resident: Up to 80%	QC resident: Up to 100% (drug costs not reimbursed by RAMQ) Non-QC resident: Up to 90% (\$35 deductible for member, \$70 deductible for family)	QC resident: Up to 100% (drug costs not reimbursed by RAMQ) Non-QC resident: Up to 80% (\$3 deductible per refill)	QC resident: Up to 100% (drug costs not reimbursed by RAMQ) Non-QC resident: Up to 80%
IUD Kyleena (DIN 02459523) Mirena (DIN 02243005) Jaydess (DIN 02408295)	Kyleena, Mirena, Jaydess: 80% coverage, Copper IUD (Liberte UT 380 Short) max \$50/policy year	Kyleena, Mirena, Jaydess: QC resident: up to 100% (coordination with mandatory drug plan) Non-QC resident: up to 100%	Kyleena, Mirena, Jaydess: QC resident: up to 100% (coordination with mandatory drug plan) Non-QC resident: up to 100%	Kyleena, Mirena, Jaydess: QC resident: up to 80% (coordination with mandatory drug plan) Non-QC resident: up to 80%	Kyleena, Mirena, Jaydess: QC resident: up to 80% (coordination with mandatory drug plan) Non-QC residents: up to 80%
Emergency Contraception Plan B (DIN 02241674) (DIN 02293854) Ella (DIN 02436329)	Plan B: Not covered Ella: Covered at 80%	Plan B & Ella: QC residents: up to 100% Non-QC residents: up to 80%	Plan B & Ella: QC residents: up to 100% Non-QC residents: up to 90%	Plan B: Not covered Ella: QC residents: up to 100% Non-QC residents: up to 80%	Plan B: Not covered Ella: QC residents: up to 100% Non-QC residents: up to 80%
Physiotherapy	80%/visit, max \$750/policy year	\$20/visit, max \$400/policy year	\$30/visit, max \$400/policy year	\$20/visit, max \$400/policy year	\$30/visit, max \$400/policy year
Psychology	80%/visit, max \$750/policy year <i>(includes psychologists and psychotherapists)</i> 80% for assessments, tests, and analyses carried out by a psychologist, max \$750/policy year	80%/visit, max \$1,000/policy year <i>(includes licensed psychologists, psychotherapists, and registered clinical counsellors)</i>	Up to \$30/visit, max \$500/policy year <i>(includes licensed psychologists, psychotherapists, registered clinical counsellors, and masters of Social Work)</i>	Up to 80%/visit, max \$750/policy year <i>(includes licensed psychologist, psychotherapist, and registered clinical counsellors)</i>	\$30/visit, max \$400/policy year <i>(includes licensed psychologist, psychotherapist, licensed psychological associates, registered clinical counsellors, and masters of Social Work)</i>
Naturopaths	Not covered	\$20/visit, max \$400/policy year	Not covered	\$20/visit, max \$400/policy year	\$20/visit, max \$400/policy year
Registered Dieticians	80%/visit, max \$500/policy year	\$20/visit, max \$400/policy year (MD referral required)	\$20/visit, max \$300/policy year (MD referral required)	\$20/visit, max \$400/policy year (MD referral required)	\$20/visit, max \$400/policy year
Ambulance	80%, max \$400/policy year	Covered up to \$250/occurrence	Covered up to \$250/occurrence	Covered up to \$250/occurrence	No maximum per 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.	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.

Please note: See Plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change.

current as of November 2019



McGill

STUDENT SERVICES

