

AMENDMENT: STUDENT ACCIDENT OPTIONAL BENEFIT POLICY



IMPORTANT NOTICE – PLEASE READ YOUR POLICY CAREFULLY

This Policy contains a description of the Student Accident Optional Benefits available with Blue Choice®, Guaranteed Acceptance and/or Conversion Personal Health Plans. Refer to your original offer letter to identify your benefits, as you may not have purchased these optional benefits and/or you may have specific exclusions and limitations. Italicized terms are defined in your full Policy booklet. Saskatchewan Blue Cross products are underwritten by a variety of underwriters. For more information, visit sk.bluecross.ca/underwriting.

It is your responsibility to understand your coverage. If you have any questions regarding your Policy, contact Saskatchewan Blue Cross at 306.244.1192 or 1.800.667.6853 (toll-free within Canada), or visit sk.bluecross.ca.

STUDENT ACCIDENT

To qualify for these benefits, *Dependents* must be in full-time attendance at an accredited *Educational Institution* in Canada.

Definitions

The following definitions apply only to Student Accident.

Dread Disease

Means acquired immune deficiency syndrome (AIDS), HIV, leukemia, diphtheria, encephalitis, tuberculosis, typhoid, tularemia, scarlet fever, spinal meningitis, poliomyelitis, tetanus, or rabies.

Educational Institution/School

Means a body of pupils organized as a unit for educational purposes under the jurisdiction of a board of education or a university or community college in Canada.

Insured Student

Means a *Dependent*:

- For whom the Student Accident has been purchased.
- Who is enrolled in and attending an accredited *Educational Institution*.

Benefits

Saskatchewan Blue Cross will pay the following for losses sustained by an *Insured Student*.

Accidental Dental

Charges for repair or replacement of partial or full dentures required as a result of an *Accident*, to a maximum of \$200 per *Insured Student* per *Policy* year.

Physiotherapy/Athletic Therapy, Chiropractor or Speech Therapy

Charges for services provided by a physiotherapist/athletic therapist, chiropractor, or speech-language pathologist following an *Accident*, to a maximum of twenty (20) *Treatments*, or \$300 per *Accident*, per *Insured Student* per *Policy* year.

Vision Care

Charges for repair or replacement of eyeglasses or contact lenses damaged as a result of an *Accident*, providing the *Injury* has been treated by a *Physician*, to a maximum of \$100 per *Insured Student* per *Policy* year.

Hearing Aids, Prosthetic and Medical Appliances

Charges for artificial eyes, limbs, crutches, canes, casts, splints, metal braces (excluding dental splints and braces), trusses, rib belts, sacroiliac corsets, cervical collars, hearing aids when required as a result of an *Accident* and prescribed by a *Physician* to an overall maximum of \$5,000 per *Insured Student*.

Hearing aids must be prescribed, tested and fitted by an otologist, clinical audiologist or a board certified hearing instrument specialist.

Emergency Transportation

Charges for emergency transportation to a *Hospital* or *Physician's* office required as a result of an *Accident* and return to the *Insured Student's* residence or School, to a maximum of \$200 per *Insured Student* per *Policy* year.

Dread Disease

Charges for special care nursing to a *Lifetime Maximum* of \$5,000 when an *Insured Student* is diagnosed as having a *Dread Disease* while this *Policy* is in force. Charges for accommodation and food allowance to a maximum of \$75 per day for a maximum of 40 days, for a parent or guardian who must leave their normal place of residence to be near the *Insured Student*.

Rehabilitation

Charges for training in a special occupation to a maximum of \$5,000 per *Insured Student* for 3 years following the date of an *Accident*, when necessary for the *Insured Student* to pursue a gainful occupation.

Fracture or Dislocation Indemnity

When an *Accident* results in any of the fractures or dislocations listed below, the following amounts for such fracture or dislocation will be payable. In the event of more than one (1) such indemnity, as a result of any one (1) *Accident*, the largest indemnity will be payable.

For Complete Fracture or Dislocation

(including greenstick type fracture)

of the skull (depressed)	\$500
of the skull (not depressed)	\$100
of the spine (one or more Vertebra)	\$150
of the lower jaw (alveolar process excepted)	\$30
of the upper jaw	\$75
of the shoulder	\$40
of the clavicle (collar bone)	\$40
of the scapula (shoulder bone)	\$75
of the elbow	\$40
of the hip	\$125
of the pelvis	\$125
of the thigh (femur)	\$125
of the knee cap	\$80
of the sacrum or coccyx	\$50
of the sternum	\$40
of the leg (tibia or fibula)	\$75
of the upper arm (humerus)	\$80
of the forearm (radius or ulna)	\$50
of the hand or wrist (other than phalanges)	\$50
of the foot (other than phalanges)	\$40
of the ankle	\$50
of two or more toes, fingers, or ribs	\$30

STUDENT ACCIDENT (CONTINUED)

of one rib	\$15
of one finger or one toe	\$25
of any bone not specified above	\$10

Severance of Tendon or Tendons

hand (including fingers)	\$35
elbow	\$50
wrist	\$35
knee	\$55
ankle	\$60
foot (not toes)	\$50
heel (Achilles')	\$65

Burns

(requiring one or more skin grafts) \$65

Knee

(injured and requiring surgery when there is no fracture or dislocation) \$65

Punctured Lung

(with open surgery) \$70

Bone Operation

(removal of injured portion when there is no fracture or dislocation) \$60

Ruptured Kidney, Liver, Spleen

(operative) \$80

Confinement

If, within thirty (30) days of an *Accident*, the *Insured Student* is continuously confined to home or *Hospital*, is under the care of a *Physician*, and is unable to attend classes due to such confinement, a benefit of \$100 per month will be payable starting the thirty-first (31st) day of confinement for a maximum of twenty-four (24) consecutive months.

Tutorial Services

If within ninety (90) days of an *Accident*, the *Insured Student* is totally disabled in excess of thirty (30) consecutive days, a benefit of \$15 per hour to a maximum of \$2,000 per *Accident* will be payable. Tutorial services must be provided by a teacher certified by a Provincial Department of Education and provided within six (6) months of the *Accident*.

Special Treatment Travel

If an *Injury* necessitates special medical *Treatment* which cannot be obtained within a radius of one hundred sixty (160) kilometres (100 miles) of the *Insured Student's* residence, the *Policy* will pay reasonable travel expenses to obtain such *Treatment* and, should the age of the *Insured Student* necessitate accompaniment by an escort, the person who accompanies the *Insured Student* will be paid for reasonable travel expenses plus ordinary living expenses up to \$75 per day. The maximum total payable for this benefit is

subject to an aggregate limit of \$2,250.

Travel Accident Emergency

In the event of an *Accident* when the *Insured Student* is travelling outside Saskatchewan, the *Insurer* will pay all medical and *Hospital* expenses in excess of the amount paid by Saskatchewan Health, to a maximum of \$50,000 per *Accident*.

Special Out-of-Province Treatment

Should *Injury* necessitate *Treatment* outside Saskatchewan by a licensed *Physician* or surgeon, the *Policy* will pay the *Eligible Expenses* incurred for *Treatment* and the charges for x-rays and laboratory services when ordered by the attending *Physician* up to the *Lifetime Maximum* of \$50,000 in respect to any one (1) *Accident*, less the amount paid by Saskatchewan Health.

Benefits payable for *Accident* expense will be reduced by benefits paid under the Fracture or Dislocation Indemnity section and Saskatchewan Health coverage.

Accidental Death & Dismemberment

If an *Insured Student* suffers an accidental death or loss as described in this section, *Blue Cross Life®* Insurance Company of Canada will pay the amount of insurance specified for the loss.

In order to be covered by this benefit all losses must result directly and independently of all other causes from bodily injuries suffered by accidental, external and violent means. Death caused by accidental drowning shall also be covered. Death or loss must occur within three hundred sixty-five (365) days after the accidental *Injury*.

In the event of more than one loss as a result of one *Accident*, settlement shall be made on the basis of the largest indemnity value.

Loss of life	\$	5,000
Loss of or loss of use of both hands or both feet	\$	25,000
Loss of the entire sight of both eyes	\$	25,000
Loss of or loss of use of one hand and one foot	\$	25,000
Loss of or loss of use of one hand or one foot and the entire sight of one eye	\$	25,000
Loss of speech and hearing	\$	25,000
Loss of hearing in both ears or speech	\$	15,000
Loss of or loss of use of one arm or one leg	\$	15,000
Loss of or loss of use of one hand or one foot	\$	10,000
Loss of the entire sight of one eye	\$	10,000
Loss of the entire thumb and entire index finger of the same hand	\$	5,000
Loss of any one entire finger or entire thumb	\$	750
Loss of all entire toes of one foot	\$	500
Loss of one or more entire toes	\$	50
Loss of part of any one finger or thumb	\$	150
Loss of entire phalanx of any one finger	\$	50

The following specific definitions of loss apply to the above values.

- With reference to hand or foot means complete severance at or above the wrist or ankle joint

STUDENT ACCIDENT (CONTINUED)

- With reference to arm or leg means complete severance at or above the elbow or knee joint
- With reference to entire sight means the total and irrecoverable loss of sight, which is deemed to have occurred if sight cannot be restored by surgical or other means (such as the use of spectacles) to better than 20/200 vision during the lifetime of the *Insured Student*
- With reference to the thumb means complete severance at or above the metacarpophalangeal joint
- With reference to partial finger or thumb means complete severance at or above the proximal interphalangeal joint
- With reference to hearing or speech means permanent and irrecoverable loss
- "Loss of use of" means total and irrecoverable loss of use for twelve (12) continuous months after which the benefit is payable, provided the loss of use is determined to be permanent

Double Indemnity

The amount of indemnity for loss of life caused by an *Accident* will be doubled if such loss occurs while riding in, boarding or alighting from any school vehicle owned, leased or provided by a proper school authority or from any bus, streetcar, or subway coach.

Total and Permanent Disability

If *Injury* shall, within one hundred (100) days of the *Accident* causing such *Injury*, totally and permanently disable but not result in the loss of life of an *Insured Student*, *Blue Cross Life*® will pay the amount of \$50,000. To be totally and permanently disabled, the disability of the *Insured Student* must have continued for a period of twelve (12) consecutive months, and disability must be total, continuous and permanent at the end of that period; and must be such that the *Insured Student* is prevented from ever engaging in any occupation or employment for compensation or profit.

If, in the event of Permanent Total Disability as defined above, an amount becomes payable and if, as a result of the same *Injury*, an amount is also payable under any other section of the *Policy*, then such amount(s) will be deducted from the amount payable for Permanent Total Disability, except for any amounts paid for dental expenses, accident expense, eyeglasses and contact lenses, emergency transportation, fracture or dislocation indemnity, and special *Treatment* travel expense. Any amount payable under this section will be paid to the parent or guardian.

Optional Double Up Feature

Principal Sum Indemnity — Any of the accidental death and dismemberment losses (excluding loss of life) will be doubled to a maximum of \$50,000.

Permanent and Total Disability Benefit — The amount will be doubled to a maximum of \$100,000.

Optional Student Accident Life Insurance

Blue Cross Life® will provide additional life insurance on the *Insured Student* from natural or accidental causes while *insured* by this benefit.

In the event of death of an *Insured Student*, in the absence of any written directions, *Blue Cross Life*® shall pay to the *Insured Student's* parent or guardian the amount of life insurance for which the *Insured Student* is *insured* hereunder.

Exclusions and Limitations for Student Accident Benefits

- (In addition to General Exclusions and Provisions in your full *Policy* booklet)
- Saskatchewan Blue Cross and *Blue Cross Life*® shall not pay or be required to make payment for:
- Any *Injury* or death which occurred prior to coverage or after termination of coverage
- Services of tutors if provided by a Government operated program
- Sickness or disease either as a cause or effect (except for Optional Student *Accident Life Insurance Benefit*, as defined herein)