

STATEMENT 4.5.0 – EQUIVALENCE OF STUDENT EXTENDED HEALTH BENEFITS BETWEEN SITES
Undergraduate Medical Education

Approved by:	Curriculum Committee
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Date of last review:	N/A
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I. PURPOSE

The Doctor of Medicine or Undergraduate Medical Education (UME) Program (the Program) at the Schulich School of Medicine & Dentistry at Western University is one program delivered through a distributed learning model, in London and Windsor.

All students registered for studies in the Program are considered Undergraduate Students of Western University and are eligible for the USC Extended Benefit Health & Dental Plan

As a term of the original affiliation agreement between the University of Windsor and Western University, students in the UME Windsor Program were assigned the UWSA Health and Dental Plan and access to student wellness / support structures of the University of Windsor.

As the University of Windsor UWSA Health and Dental Plan may differ from that of the Western University USC Extended Benefit Health & Dental Plan, and to demonstrate the commitment of the Program to equivalence of student wellness (as all are students of Western University), the Program will support any differential health care costs incurred for a Windsor Program students' chronic disease needs deemed to have lesser coverage than that of the Western USC Extended Benefit Health & Dental Plan

This statement will be reassessed when there is a new affiliation agreement in place between the universities.

II. DEFINITIONS

Extended Benefits Plan: An insurance plan purchased from a third party entity that provides financial support for medication, equipment, dental, hospitalization and any other relevant and outlined health or wellness (preventative) costs for individuals.

USC Extended Benefit Health & Dental Plan: as documented at
<http://www.health.uwo.ca/insurance/index.html>

UWSA Health and Dental Plan: as documented at:
http://www.uwsa.ca/health_issues.php

Chronic Disease: "A chronic condition is a human health condition or disease that is persistent or otherwise long-lasting in its effects or a disease that comes with time. The term *chronic* is usually applied when the course of the disease lasts for more than three months. "

[http://en.wikipedia.org/wiki/Chronic_\(medicine\)](http://en.wikipedia.org/wiki/Chronic_(medicine))

http://www.who.int/topics/noncommunicable_diseases/en/index.html

Affiliation Agreement: “An agreement between two or more otherwise independent entities or individuals that defines how they will relate to one another.”

<http://www.encyclo.co.uk/define/Affiliation>

III. STATEMENT

It is the intent of the Program that in the new affiliation agreement, all UME students will have one drug benefit coverage from Western University. Students at each campus will have access to facilities of the local university for health, wellness, recreation and fitness, and library.

In the interim, acknowledging the gap between university plans, the Program will agree to fund any financial difference for a Windsor program student requiring chronic disease management.

To do so the Windsor Program student shall:

1. Contact and meet with an officer of the Learner Equity & Wellness (LEW) office in Windsor or London.
2. Disclose the nature of the health care issue and any present existing third party benefits available to them that would provide support for expenses.
3. Review coverage available through the UWSA Health and Dental Plan.
4. Produce receipts of expenses not covered to date for the present academic year that document expenditures necessary to support their chronic disease management.
5. Sign a waiver that confirms they are receiving no funding and are not eligible for reimbursement by any other benefits plan for the identified chronic disease management expenses.

The Office of LEW will:

1. Confirm the student is a student in good standing registered to the Program and a student of the Windsor Program covered by the UWSA Plan.
2. Confirm that these expenses are indeed relevant and necessary to the student’s well-being.
3. Confirm that these expenses are not covered by the UWSA plan and would be eligible for the Western University plan.
4. Complete necessary paper work to request reimbursement for the student by Schulich Medicine Finance for such expenses.
5. Enter into an agreement with the student to follow the student longitudinally for the present school year and future years (if necessary).

Schulich Medicine will:

1. Agree to reimburse the Windsor Program student for any and all expenses identified by LEW for a chronic disease expense.
2. Track and report annually to the Curriculum Committee, ECSC, SAC and SLC such expenses.

Exclusions:

1. Students whose claims do not fit criteria as outlined above.
2. Expenses for health care expenses that are not for chronic disease management
3. Expenses covered for the student through other personal, family, professional or provincial coverage plans.

Closure:

1. This support will end if and at such time as the student is no longer registered in the Program.
2. This support will be reassessed after the conclusion and review of the new Western-Windsor Affiliation Agreement in 2015.