



Student Dental Accident Coverage

If your child needed treatment, replacement or x-rays by a dentist or dental surgeon within 30 days of a dental accident while at school or participating in a school activity, the dental accident reimbursement claim can be submitted through the Universal Student Accident Insurance plan secured by your School Division.

Through the Universal Student Accident Insurance plan, there is an Accidental Dental Reimbursement Benefit for eligible students to consider any expenses remaining after submitting to all other available insurance plans. Reimbursement for treatment replacement or x-rays by a dentist or dental surgeon within 30 days of a dental accident are eligible and are subject to a maximum of \$1,000 per accident and an overall maximum of \$2,500. Please refer to the Universal Student Accident Insurance Detailed Summary on the MSBA Parent Portal for further details.

How to Claim

Industrial Alliance Insurance and Financial Service Inc. must be notified **within 90 days** of the date of the injury even if no expenses have yet been incurred to open a claim.

Expenses/receipts must be submitted to all other insurance carriers first including any Voluntary Student Accident Coverage you may have purchased; once the Explanation of Benefits is received, please forward it to this plan with copies of the expenses/receipts.

Visit: www.hubinternational.com/MSBAParentPortal and go to 'Universal Student Accident Insurance' to print a claim form.

You can also call toll free 1-800-266-5667 or email [**SpecialMarkets-Claims@ia.ca**](mailto:SpecialMarkets-Claims@ia.ca) to report the claim.

Submit the completed claim form by mail or email. Be sure to note/mention the policy number: **100005613**:

INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.
Claims Department
400 – 988 Broadway W, PO Box 5900, Vancouver, BC, V6B 5H6
[**SpecialMarkets-Claims@ia.ca**](mailto:SpecialMarkets-Claims@ia.ca)

For additional information on the Universal Student Accident Insurance plan, please visit the MSBA Parent Portal at [**www.hubinternational.com/MSBAParentPortal**](http://www.hubinternational.com/MSBAParentPortal).

DISCLAIMER: The material in this document is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the policy for complete details. In case of a conflict between your policy and this information, the policy documents will always govern.