ATTENTION: Research Personnel (Research Assistants, Research Associates)

FROM Allyson Dallas, Human Resources

RE Benefit Plans

DATE December 20, 2019

To be eligible for benefits, your Grant Holder must provide written authorization stating the Grant will be responsible for 50% of the monthly premiums, and specifically indicate which benefit(s) will be covered.

IMPORTANT: Please note that NSERC, SSHRC and CIHR grantholders are not able to partially pay for benefits for Research Assistants.

NOTE: BENEFIT COVERAGE IS NOT AUTOMATIC - YOU MUST APPLY TO ENROLL IN BENEFITS.

Please email completed application information and direct inquiries to: benefits@sfu.ca

Medical Services Plan (MSP) of British Columbia: BC MSP covers the cost of the following services (subject to the terms and conditions of the plan):

• general practitioner and specialist services where medically required;
• hospital care at ward level;
• qualifying hospital expenses such as those for laboratory examinations, operating rooms, and drugs administered while in hospital;
• surgical procedures medically required

For further details on these benefits and eligibility, please refer to the Medical Services Plan of British Columbia website at http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp.

NOTE: BC residents will no longer be charged monthly MSP premiums as of January 1, 2020. Enrolment in MSP remains mandatory for all residents.

PREVIOUS RESEARCH APPOINTMENT: If you had an active Research appointment last semester and are already enrolled in the SFU group MSP, you do not need to re-apply this semester.

NEW RESEARCH APPOINTMENT:

Current BC resident: If you are a current BC resident with a BC Services Card, you would be enrolled on a self-administered MSP account. Any changes to your account (ie. address change, add/remove dependent) are made directly with Health Insurance BC.

NOTE: Enrolment in the SFU group MSP is not necessary as the health coverage received whether you are on a self-administered account or a group administered account is the same.

New BC resident on work/study permit: Information on eligibility, enrolment and managing your MSP account is available at the following link: https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents

Application is made directly to Health Insurance BC and you will be enrolled on a self-administered account. Any changes to your account (ie. address change, add/remove dependent) are made directly with Health Insurance BC.

NOTE: Enrolment in the SFU group MSP is not necessary as the health coverage received whether you are on a self-administered account or a group administered account is the same.
Private Medical Insurance: If you are a new resident to Canada, there is a three month waiting period before coverage for MSP can begin. **If you are an international student**, SFU is offering a 4-month mandatory medical insurance plan (Guard.me StudentGuard). This plan provides coverage during the waiting period for MSP. For detailed information, please refer to [www.sfu.ca/medical-insurance](http://www.sfu.ca/medical-insurance) and [www.guard.me/sfu](http://www.guard.me/sfu). Coverage is automatic for international students. Dependent family members (i.e. spouse and/or dependent children) can be added by applying online.

If you are **not** an international student, you may apply for private medical insurance. If you choose not to apply for private insurance, you will be responsible for the payment of medical expenses during this waiting period.

Extended Health Benefit (Pacific Blue Cross): This plan will pay 80%, less a yearly deductible, of many of the services not covered by MSP (*subject to the terms and conditions of the carrier*). These include, with limitations:

- prescription drugs;
- semi-private or private room charges;
- ambulance services;
- out-of-province emergency hospital and physician services;
- physiotherapy, speech therapist and acupuncturist.

If you are covered under a Provincial medical plan in Canada, (i.e. MSP), you are eligible for the Extended Health Care Benefit. Further details on this plan and application forms can be obtained at [http://www.sfu.ca/human-resources/other.html](http://www.sfu.ca/human-resources/other.html).

**Dental Benefit (Pacific Blue Cross):** If you have been working for the same Grant Holder for one continuous year and will continue to work in that same position for at least another six months, you may apply for Dental Coverage. Further details on this plan and application forms can be obtained at [http://www.sfu.ca/human-resources/other.html](http://www.sfu.ca/human-resources/other.html).

Questions and completed forms can be directed to: benefits@sfu.ca