DATE: January 7, 2021

ATTENTION: TSSU MEMBERS (Sessional Instructors, Teaching Assistants, Tutor Markers, Graduate Facilitators)

RE: BENEFIT PLANS, ARTICLE XXV

All members of the Teaching Support Staff Union and their eligible dependents are eligible to enroll in the following benefits:

NOTE: BENEFIT COVERAGE IS NOT AUTOMATIC – you must apply to enroll in the benefit plans

Please email questions and completed application information to: tssubens@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.

NOTE: While BC residents are no longer charged monthly MSP premiums, enrolment in MSP remains mandatory for all residents.

Previous TSSU Appointment:
- Effective January 1, 2021 SFU will no longer continue to administer a Group Medical Services Plan.
- TSSU employees not on a study permit who were enrolled in the SFU Group MSP last semester will be transferred to self-administered MSP accounts.
- No action is required on your part; your CareCard number will not change.
- Health Insurance BC will send a letter with information pertaining to your individual account once created.

New TSSU Appointment:
** New or current BC resident with a BC Services Card:
  - You should 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

** New or current BC resident not on a study permit:
  - Information on eligibility, enrolment and managing your MSP account is available at BC MSP.
  - Application is made directly to Health Insurance BC and you will 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

** New or current BC resident on a study permit – International Student Health Fee:
  - Per the Letter of Agreement between TSSU and SFU, the University will pay the International Student Health Fee (ISHF) for eligible TSSU members and their dependents.
  - Eligible TSSU members are defined as individuals actively employed by SFU in TSSU appointments who are liable to pay the ISHF during their period of employment.
  - Eligible TSSU members must be enrolled on the SFU Group Plan during their period of employment to facilitate ongoing payment of the ISHF during their period of employment.
**New or current BC resident on a study permit – International Student Health Fee - continued:**

As soon as you receive your TSSU appointment, you may start the application process for coverage:

1. Complete the [MSP Application for Group Enrolment form](#) for each individual being enrolled.
   
   **NOTE:** A separate application form must be completed for the TSSU member and each eligible dependent. Do not list dependents on the same application as the member.

2. Scan as a single pdf document:
   - the completed and signed application form(s)
   - a copy of the Study Permit for each individual

3. Email to tssubens@sfu.ca; include the legal name of the TSSU member and their SFU ID number in the Subject line

Payment for the ISHF during an individual’s period of employment will begin the first day of the month in which the application is received by Human Resources, or the first day of the first month of their semester of employment, whichever date is later.

**Please allow 4-6 weeks for Health Insurance BC to process your application; as such, you may receive an invoice after your coverage effective date. If you pay invoices for the months eligible under SFU’s Group Plan, Revenue Services has indicated that they will not be reimbursing members. Therefore, we encourage you to enroll in the SFU Group Plan as soon as you are able.**

**Private Medical Insurance (guard.me):** If you are a new resident of Canada, there is a 3 month waiting period before MSP coverage takes effect (the balance of the month of arrival in BC plus two full calendar months).

- SFU offers a 4-month mandatory medical insurance plan (guard.me) to international students. This plan provides coverage during the waiting period for MSP.
- Coverage is automatic for international students. Dependent family members (i.e. spouse and/or dependent children) can be added by applying online.
- For detailed information, please refer to Student Medical and guard.me.
- A TSSU member who is covered by guard.me should notify HR of this fact when emailing the completed MSP Application for Group Enrolment form and applicable residency documents **(include full name and SFU Employee ID number).** HR will email the TSSU member a confirmation of coverage memo and the on-line link to the guard.me opt out process.
  
  - Please note, although guard.me will be copied on the email, the TSSU member is still required to complete the guard.me online opt out process.

- If the TSSU member is covered by guard.me, HR will reimburse the TSSU member 85% of the guard.me fee paid to the maximum of the cost for two persons. The reimbursement will be processed at the end of the month during which his/her MSP coverage takes effect.

**Note:**

- A copy of renewed Study permits must be forwarded to Human Resources to ensure continuation of MSP coverage. Health Insurance BC will cancel coverage if a copy of renewed documents is not provided. Review [Renewal of Study or Work permits](#) for more information.

- A copy of any documents pertaining to a change in residency status must also be provided to Human Resources (i.e. permanent resident status, permanent social insurance number).

**Upon termination of your employment:**

- Employees and dependents enrolled in SFU’s Group MSP will be automatically transferred by Health Insurance BC to self-administered MSP accounts and continue to receive health care benefits.
- No action is required on your part; your CareCard number will not change.
- Health Insurance BC will send a letter with information pertaining to your individual account once created.
**Extended Health Plan (Pacific Blue Cross):** The University pays 75% of the monthly premium for eligible employees upon their written application. 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;
- paramedical practitioners (i.e. physiotherapist, chiropractor, massage practitioner)

If you are enrolled in a basic provincial medical plan (i.e. BC MSP or other provincial plan) or guard.me (proof of coverage is required), you are eligible to apply for the Extended Health benefit plan.

Further details on this plan and application forms can be obtained at [TSSU Benefits](#).

**Dental Plan:** An individual Dental Plan is available to all TSSU members through Pacific Blue Cross (PBC). To apply for a Plan, you must contact PBC directly at (604) 419-2200 or toll free at 1-888-275-4672. Further information about the Dental Plan may also be obtained at the TSSU office. Human Resources does not provide advice or information regarding the Dental Plan.

At the end of the semester in which you have had a TSSU appointment and have paid premiums into a PBC Dental Plan, upon proof of premium payment the University will reimburse:

- $11.35 per month for single coverage
- $22.70 per month for couple coverage
- $34.50 per month for family coverage

for each month in the semester for which you were enrolled in the dental plan. The [TSSU Dental Reimbursement Application form](#) must be received by Human Resources no later than the end of week 12 of the semester to which the reimbursement applies.

**Coverage Continuation:** To maintain coverage under the SFU Extended Health benefit plan for the next one or two semesters following your termination:

- Complete and forward the [TSSU Request for Continued Benefit Coverage form](#) and proof of payment to Payroll.
- Prepayment by cheque or cash of 100% of the premiums must be made at the Bookstore.
- **First semester:** must be remitted to Payroll along with the form by the last day of the semester in which you had an active appointment.
- For a second semester of coverage: prepayment of the premiums for that semester must be made prior to the end of the first semester's coverage.
- If you do not pre-pay to maintain your coverage, you are required to re-apply for coverage at the beginning of the next semester in which you have an appointment.

Please email questions and completed application information to: [tssubens@sfu.ca](mailto:tssubens@sfu.ca)