ATTENTION  TSSU Members
(Sessional Instructors, Teaching Assistants & Tutor Markers)

FROM  Allyson Dallas, Human Resources

RE  Benefit Plans, Article XXV

DATE  April 25, 2019

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

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

If you had an active TSSU appointment last semester and are already enrolled in the SFU group MSP coverage, you do not need to re-apply this semester.

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

**Medical Services Plan (MSP) of British Columbia** (Basic Medical Plan): The University pays 100% of the monthly premium for eligible employees upon their written application. This plan 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 Brochure which may be obtained from Human Resources in Strand Hall, the TSSU office or the Medical Services Plan of British Columbia website at [http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp). Application forms can be obtained at [http://www.sfu.ca/human-resources/tssu.html](http://www.sfu.ca/human-resources/tssu.html).

**Extended Health Benefit (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;
- physiotherapy, speech therapist and acupuncturist.

All TSSU members who are enrolled in a basic provincial medical plan (ie. MSP other provincial plan) or Guard Me (proof of coverage is required) are eligible for the Extended Health Care Benefit. For further details on this plan please refer to Human Resources web page at [http://www.sfu.ca/human-resources/tssu.html](http://www.sfu.ca/human-resources/tssu.html).

**Dental Plan**: A personal dental plan is offered to all TSSU members by Pacific Blue Cross (PBC). To apply for the Plan you must contact Pacific Blue Cross directly at (604) 419-2200 or toll free at 1-888-275-4672. You may get further information about the Dental Plan 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 the Pacific Blue Cross Personal Dental Plan, upon proof of premium payment the University will reimburse:

- $11.35 per month: one person
- $22.70 per month: two persons
- $34.50 per month: 3 or more persons
for each month in the semester for which you were enrolled in the dental plan. **Application for reimbursement must be received by Human Resources no later than the end of week 12 of the semester to which the reimbursement applies.** Dental Reimbursement application forms are available at [http://www.sfu.ca/human-resources/tssu.html](http://www.sfu.ca/human-resources/tssu.html).

**How To Apply For MSP:**
- As soon as you receive your TSSU appointment, you may start the application process for coverage by emailing the completed MSP Application for Group Enrolment form ([http://www2.gov.bc.ca/assets/gov/health/forms/167fil.pdf](http://www2.gov.bc.ca/assets/gov/health/forms/167fil.pdf)) to Human Resources at benefits@sfu.ca. Please ensure a copy of applicable residency documents (see ** below) for yourself and any eligible dependents is included.

**Private Medical Insurance:** If you are a new resident of Canada, there is a three month waiting period before MSP coverage can begin (the balance of the month of arrival in BC plus two full calendar months). SFU is offering a 4-month mandatory medical insurance plan (Guard.me StudentGuard) to international students. 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.

- 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 your full name and 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 ([https://www.guard.me/sfu](https://www.guard.me/sfu)). 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 an amount equal to the amount that he/she would have paid for MSP coverage if he/she had been eligible to obtain MSP coverage. The reimbursement will be processed at the end of the month during which his/her MSP coverage takes effect.

**Canadian Citizen or Landed Immigrant:** If you are a Canadian citizen moving permanently from another province, you will need to provide proof of citizenship, such as a copy of your birth certificate, Canadian passport, or Canadian Citizenship card for yourself and your eligible dependents. **If you are a student and plan to return to your home province after completion of your studies, you may remain on the provincial medical plan of your home province during your studies in B.C.** Landed immigrants must provide copies of immigration documents for themselves and each eligible dependent.

**On A Visa:**
- Provide a copy of your valid immigration document (Study Permit or Work Permit) and a valid Social Insurance Number. Permit copies must also be supplied for eligible dependents on your plan.
- If your Study or Work Permit expires, you will need to send a copy of the renewed document to Human Resources. MSP will cancel your coverage if they do not have renewed documents. See the following link to information regarding renewal of Study or Work permits: [http://www.sfu.ca/content/dam/sfu/human-resources/forms-documents/benefits/renewal_of_work_permits.pdf](http://www.sfu.ca/content/dam/sfu/human-resources/forms-documents/benefits/renewal_of_work_permits.pdf)
- When you receive landed immigrant (permanent resident) documents and/or your social insurance number changes, you must send copies of the documents to Human Resources.

**Premium Assistance:** Only Canadian citizens and Landed Immigrants who have permanently resided in Canada for the last twelve months are eligible for Premium Assistance. This entitles you to a reduced rate of premiums from MSP if your income is below an amount set annually by MSP. Eligibility is based on NET INCOME (as calculated for Income Tax purposes) less deductions for family size, age and disability (referred to as MSP Deductions). Application forms are available on line from MSP ([http://www.healthservices.gov.bc.ca/msp/](http://www.healthservices.gov.bc.ca/msp/)). If you are currently on Premium Assistance, bring the MSP approval to Human Resources.
Continued Coverage: You may maintain coverage under the MSP and EHB group plans for the next one or two semesters following your termination by completing and forwarding the Continuation of Coverage form (available at http://www.sfu.ca/human-resources/tssu.html) and proof of payment to Payroll. Prepayment by cheque or cash of 100% of the premiums must be made at the Bookstore; proof of payment for the first semester must then 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.