ATTENTION:  
Research Personnel  
(Research Assistants, Research Associates)

FROM Allyson Dallas, Human Resources

RE Benefit Plans

DATE December 11, 2017

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 grantees are not able to partially pay for benefits for Research Assistants or Post-doctoral Fellows.

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 (Basic Medical Plan):

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, 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/other.html](http://www.sfu.ca/human-resources/other.html).

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. For further details on this plan please refer to Human Resources web page at [http://www.sfu.ca/human-resources/other.html](http://www.sfu.ca/human-resources/other.html).

Dental Plan: 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 and provided the Grant Holder agrees to pay 50% of the premium, you may apply for Dental Coverage in Human Resources. You must complete a Pacific Blue Cross Application Form and attach a copy of your Grant Holder’s authorization. For further details on this plan please refer to Human Resources web page at [http://www.sfu.ca/human-resources/other.html](http://www.sfu.ca/human-resources/other.html).
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.

**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 online 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.