Frequently asked questions on Health Care Benefits for Research Assistants

Q1: My Grant Holder will be paying for 50% of the Medical Service Plan (MSP). How do I apply?

A: Currently enrolled in MSP: Forms can be downloaded from: http://www.sfu.ca/human-resources/other.html. Return the Application to Human Resources (email: benefits@sfu.ca) together with the written authorization from your Grant Holder. Applications will be returned to you if incomplete.

Canadian Citizen or Landed Immigrant: If you are a Canadian citizen moving from another province, a copy of your birth certificate, passport or Canadian Citizenship card will be required for you and each eligible dependent. Landed Immigrants must provide copies of Immigration documents for themselves and each eligible dependent. There is a three (3) month waiting period (the balance of the month of arrival in BC plus two full calendar months) before you are eligible for coverage.

On a Visa: Along with your application, a copy of your valid immigration document (Study Permit or Work Permit) and valid Social Insurance Number must be provided. There is a three (3) month waiting period (the balance of the month of arrival in BC plus two full calendar months) before you are eligible for coverage.

Q2: If I apply for MSP, when is coverage effective?

A: If you meet the MSP eligibility requirements, your coverage will begin the first day of the month coincident with or following your appointment start date, provided you have submitted your application to Human Resources and you have an active appointment.

Q3: I have Out-of-Province medical coverage. Do I need to apply to the BC plan?

A: As a student or temporary worker who does not plan to take up permanent residence in BC, you may be able to remain on your home province medical plan. Check with your home province. If you are not able to remain on your home province’s coverage, there is a three (3) month waiting period (the balance of the month of arrival in BC plus two full calendar months) before you are eligible for coverage under the BC plan.

Q4: Are my spouse and/or children covered by the University health plan?

A: Yes, provided they meet the MSP eligibility requirements and you enroll them by completing a form and submitting it with the required documentation. In order for your child to qualify as a dependent s/he must be under 19 years old or under 25 and attending school, college or University on a full-time basis.

Q5: Can I put my parents on any of my health plans?

A: No.
Q6: I am a new resident in Canada. When can I go to the doctor if I apply now for MSP coverage? What if there is an emergency during the waiting period?

A: As 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 provides 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. 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.

Q7: I don’t have a Care Card and MSP number yet but have been told that I need this for a doctor to see me. What do I do now?

A: If you require medical attention and you have not received your Care Card by the time you are eligible for coverage, you are responsible for payment to the doctor. Once you receive your Care Card you can submit your receipts to the BC Medical Services Plan for reimbursement.

Q8: I just received a bill from MSP. I gave my application to Human Resources

A: If you have submitted the Application for Group Enrollment to Human Resources, you will be covered per Q1/2 above. It is recommended you return the bill to MSP stating on it that you have coverage under Simon Fraser University’s group plan #4070264 and give the effective date. The effective date is:

- **BC Residents**: the first day of the month coincident with or following your appointment start date, providing you have submitted your completed application to Human Resources within the same month of your appointment start date.
  e.g. if your appointment starts September 1st and you send in your application during that month, coverage will start September 1. If you send in your application in October, coverage will start on October 1.

- **New Resident**: the first day of the month after you have satisfied the three month waiting period (the balance of the month of arrival in BC plus two full calendar months) providing you have submitted your completed application to Human Resources.

  BC Medical takes approximately 4-6 weeks to process applications, but MSP should stop billing you after they receive the returned bill with the SFU coverage information.
Q9: My MSP bills are being sent to Collections, but I applied for benefits at the beginning of my appointment. What is going on?

A: MSP takes approximately 4-6 weeks to process applications. If you have received a collection notice, please contact MSP to explain that you have coverage under the SFU Group Plan (#4070264).
http://www.healthservices.gov.bc.ca/msp/infoben/contacts.html

Q10: My Grant Holder will pay 50% of the Extended Health Benefit (EHB) premiums. How do I apply?

A: You must complete an application form (available at: http://www.sfu.ca/human-resources/other.html) and return to Human Resources together with written authorization from your grant holder (email: benefits@sfu.ca). To qualify for EHB coverage, you must be enrolled in a provincial medical plan within Canada (ie, MSP or your home province medical plan). (Refer to Q1 and Q3 for more information.)

Q11: If I apply for EHB, when is coverage effective?

A: If you meet the EHB eligibility requirements, your coverage will begin the first day of the month coincident with or following your appointment start date, provided you have submitted your application to Human Resources and you have an active appointment.

Q12: Do I have to reapply for MSP and EHB coverage every semester? What if I have had a break in my appointments?

A: If you maintain positions with the same Grant Holder on a continuous basis, you do not need to reapply. If you have had a break or gap in your appointments, you must re-apply for MSP and/or EHB; benefit re-enrolment is not automatic.

Q13: I worked last semester but I didn’t apply for MSP and EHB at the time. Can I apply now and get reimbursed?

A: Application for MSP and EHB must be made during the period of your appointment.

Q14: What happens when my employment with my Grant Holder ends?

A: To ensure continued MSP coverage, contact BC Medical at (604) 683-7520 to arrange for personal coverage. For your EHB, you may wish to purchase an individual plan from Pacific Blue Cross at (604) 419-2200 or toll free at 1-888-275-4672. You may get further information about their plans at www.pac.bluecross.ca.

Q15: I thought that I would get a position in the following semester but I did not receive an appointment and only found out after my appointment expired. Can I now apply to continue my MSP & EHB coverage under the University plans?

A: You are not eligible to continue coverage under the University plans once your appointment terminates.
Q16: I need to get my eyes checked and will probably need new glasses. Is this covered under the Extended Health Plan (EHB)?

A: Eye examinations and glasses are not covered under your plan.

Q17: Why am I taxed for the MSP premiums that the Grant Holder pays?

A: According to the Canada Customs and Revenue Agency, any portion of the premium paid by the employer is a taxable benefit.

Q18: How do I apply for Dental?

A: There is no Dental Coverage for the first year. Private coverage is available through Pacific Blue Cross or other insurance companies, at your own expense. 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. You must complete a Pacific Blue Cross Application Form and attach a copy of your Grant Holder’s authorization.

Q19: I require treatment from a physiotherapist (massage therapist or Chiropractor). Does the MSP or EHB cover it?

A: Reimbursement under EHB is currently limited to 80% of $10 for the first 12 visits. After the 12th visit, the EHB pays 80% of the approved fee up to the annual maximum. Note: Massage therapy requires a referral from a doctor, which is valid for 6 months.

Q20: What happens when my visa expires and I get a new one?

A: To ensure continuation of MSP, copies of new visas for yourself and your dependents must be provided to Human Resources immediately to be forwarded to MSP.

Q21: How do I pay for my share of the monthly premiums?

A: Premiums will be deducted off your pay cheque once a month. Always check your pay advice on line to ensure that they are being deducted. MSP and Extended Health are deducted on the last pay each month.

Q22: I’m a Research Assistant / Post-Doctoral Fellow and will be working on an NSERC, SSHRC or CIHR grant. Am I eligible to have my benefit premium costs paid partly from the grant?

A: No. NSERC, SSHRC and CIHR grantholders are not able to pay for any portion of benefit premium costs for Research Assistants or Post-Doctoral Fellows.

Please note: Information on benefits for Research Personnel can be found on the Human Resources web site at: http://www.sfu.ca/human-resources/other.html