Frequently asked questions on Health Care Benefits for Employees in TSSU

Q1: I am a new TA and heard that the University pays 100% of the Medical Service Plan (MSP) premiums. How do I apply?

A: 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/167fl.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 and 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).

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
- 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.
Q2: If I apply for MSP, when is coverage effective?
A: If you meet the MSP eligibility requirements, coverage during your period of employment will begin the first day of the month in which your application is received by Human Resources, provided 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'm an international student. 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 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. Coverage is automatic for international students. Dependent family members (i.e. spouse and/or dependent children) can be added by applying online.

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 Health Insurance BC (HIBC) for reimbursement.

Q8: I just received a bill from MSP. I thought the University covered me.
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 in which your application is received in Human Resources (ie. if your appointment starts at the beginning of September 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).

- **If you are a new resident to British Columbia:** 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.

Health Insurance BC can take 4-6 weeks to process applications, but HIBC 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:** Health Insurance BC can take 4-6 weeks to process applications. If you have received a collection notice, please contact HIBC to explain that you have coverage at SFU. [http://www.healthservices.gov.bc.ca/msp/infoben/contacts.html](http://www.healthservices.gov.bc.ca/msp/infoben/contacts.html)

**Q10:** I heard that the University pays 75% of the Extended Health Benefit (EHB) premiums. How do I apply?

**A:** As soon as you receive your appointment, you may apply for coverage in Human Resources by completing an application form (available at [http://www.sfu.ca/human-resources/tssu.html](http://www.sfu.ca/human-resources/tssu.html)). To be eligible for EHB coverage, you must be enrolled in a basic provincial medical plan (ie. MSP or other provincial medical plan) or Guard Me (proof of coverage is required). (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, coverage during your period of employment will begin the first day of the month in which your application is received by Human Resources, provided 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 TSSU appointments?

**A:** If you maintain positions in TSSU on a continuous basis, you do not need to reapply. If there are one or more semesters between appointments, you are required to reapply unless you have prepaid for coverage for one (1) or two (2) semesters between appointments. 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 employment.
Q14: **What about coverage between semesters when I don’t have an appointment?**

**A:** You may maintain coverage under the MSP and EHB group plans for the next one to two semesters following your termination by completing and forwarding the Continuation of Coverage form (available at [http://www.sfu.ca/human-resources/tssu.html](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.

**Please note:** If you had an appointment in the Summer intersession (May – June), your benefit coverage will terminate the end of June. You can prepay as above to maintain your coverage for July and August, otherwise you will need to ensure you re-apply for coverage at the beginning of the next semester. (July and August will not count as the first semester following termination; you will therefore be eligible to pre-pay for another two semesters (i.e. Fall and Spring semesters). Payment for July and August must be made before the termination of the intersession appointment.

Q15: **What is the deadline to apply to maintain my MSP and Extended Health coverage? If I miss it what can I do?**

**A:** The deadline is the last day of the semester in which you had an active appointment. If you fail to apply prior to this deadline, you will not be covered under the University plans. 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](http://www.pac.bluecross.ca) or the TSSU office.

Q16: **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:** If you did not apply and prepay to maintain your coverage by the last day of the semester in which you had an active appointment, you are no longer eligible to continue coverage under the University plans. If you are in a situation where you are uncertain about a future appointment, it is recommended that you apply for continued coverage prior to the end of your current appointment. If you subsequently receive an appointment, Payroll will refund any money owed to you.

Q17: **I need to get my eyes checked and will probably need new glasses. Is this covered under the Extended Health Plan?**

**A:** Eye examinations and glasses are not covered under your plan.
Q18: Why am I taxed for the MSP premiums that the University pays?

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

Q19: How do I apply for Dental?

A: Pacific Blue Cross (PBC) offers an individual dental plan to all TSSU members. To apply, you must contact PBC directly at (604) 419-2200 or toll free at 1-888-275-4672. You may get further information at the TSSU office. The Human Resources Department does not provide advice or information regarding the dental plan.

Q20: Does the University cover premiums for Dental?

A: You are responsible for payment of premiums directly to PBC. The university will reimburse a portion of the premiums provided that the appropriate application is made.

Q21: How do I apply for Dental premium reimbursement?

A: Application for dental reimbursement must be received by Human Resources no later than the end of week 12 of the semester to which the reimbursement applies. This can be done prior to your receiving proof of premium payments from PBC. 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 for each month in the semester for which you were enrolled in the dental plan:

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

Q22: I missed the deadline for Dental reimbursement. What can I do?

A: If you have missed the deadline, you are not eligible for reimbursement.

Q23: 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.

Q24: I am switching from TSSU this semester to Research Assistant the next semester and then back to TSSU the following semester. What happens to my benefits?

A: You may be eligible for benefits under your research appointment. Please see the Grant Holder or the Departmental Administrative/Assistant for specific information on your appointment. (Refer to Q14 for more information.)
Q25: I am leaving the country for 4 months in the summer and coming back in the fall. What happens to my MSP?

A: You can apply to continue coverage under the University plan. (Refer to Q14 for more information.)

Q26: What happens when my visa expires and I get a new one?

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

Please note: Information on benefits for employees in the TSSU can be found on the Human Resources web site at: http://www.sfu.ca/human-resources/tssu/benefits.html.