

	BC MSP	Guard.me	GSS Plan	TSSU Plan
Doctors & Hospital	Yes	Yes	No	No
Diagnostic Tests	Yes	Some (prior approval)	Yes (if not covered by MSP)	No
Ambulance	No	Yes	Yes	Yes
Medical Equipment	No	Some	Yes	Yes
Prescription Drugs	No	Yes	Yes, 80%	Yes, 80%
Dental	No	No	Yes, 80% to \$750/year for basic services	Sort of. Small reimbursement for costs of a specific individual plan.
Vision Care	No	No	Yes, exams + glasses/contacts	No
Physiotherapy, massage therapy, naturopath, etc.	No, requires Premium Assistance	No	Yes, \$30/ visit to \$400/year for most	Yes, \$8 per visit for first 12 visits for most, more after. Limits apply.
Travel Coverage	No	No	Yes, except to home country, and with limits	Yes, but with limits.

Definitions

Medical coverage may include:

- *Basic medical insurance*, which covers medically required services such as hospitals, doctors, diagnostic tests, etc. For example, BC Medical Services Plan (BC MSP).
- *Extended medical insurance*, which covers other services and prescription drugs. For example, Studentcare.

Travel Health Benefits

When outside of Canada, you may need additional coverage if you access medical services. The GSS extended health plan covers travel health expenses, while the Pacific Blue Cross plan provides limited coverage, but MSP does not. The GSS plan does not cover you when you return to your home country. Before travel, investigate your coverage situation.

Further Information

More information on the GSS plan at: www.studentcare.ca

More information on the TSSU plan at: sfu.ca/human-resources/tssu.html



Contact Us

If you have any questions about any of the health and dental plans or benefits in this pamphlet that you are legally entitled to as student or as a member of the TSSU, please contact us.

Teaching Support Staff Union (TSSU) contact info:

Rooms: AQ5129/5130 (Burnaby)
UM134 (Harbour Centre)

Telephone: 778-782-4735 or 778-782-4695
(Burnaby)

Email: tssu@tssu.ca

Website: www.tssu.ca

Facebook: facebook.com/TSSU.ca/

Instagram: instagram.com/TSSU1978/

Twitter: twitter.com/TSSU

PLEASE NOTE:

The rights and benefits listed in this document are not exhaustive. View the full Collective Agreement at: www.tssu.ca/collective-agreement/

Remember: In a medical emergency, call 911 or go immediately to the nearest hospital's emergency room. *Emergency calls are free from any phone.*

Healthcare Benefits

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Prepared by Teaching Support Staff Union (TSSU)

Valid for the 2014-2019 Collective Agreement

Basic Medical Coverage

British Columbia Medical Services Plan (BC MSP): All BC residents are required to enroll in BC MSP. Once you apply, coverage starts at the beginning of the third calendar month after the month of your arrival (e.g. arriving any time in Aug means MSP starts Nov 1). Once registered you receive an MSP card, and can access health services like all BC residents. Health Insurance BC (HIBC) administers BC MSP – contact at 1-800-663-7100.

Guard.me: SFU enrolls all new international students in this private plan until they opt-out. As of 2017, this coverage costs \$250/semester, charged to your student fees. See below for information on opting out of Guard.me.

BC MSP Premium Assistance: BC Residents who are permanent residents or Canadian citizens are eligible to apply for lower Premiums, based on your previous two years of Canadian tax returns. Register online by searching “BC MSP Regular Premium Assistance.” Additional family and extended benefits are part of this assistance.

BC Fair Pharmacare: Based on income, all BC residents are eligible for a prescription drugs program. You can sign up for this program online by searching for “BC Fair Pharmacare registration.”

Extended Benefits

GSS Plan (Studentcare): A private plan run by GSS that is charged to your student fees. It covers extended health, dental, and vision care. You may elect to opt-out if you have an alternative extended health care provider. You may also purchase additional coverage for your spouse and dependants. The coverage is billed annually. For coverage details see: ihaveaplan.ca

TSSU Plan (Pacific Blue Cross): A private plan run by SFU that TSSU members may opt into. SFU covers 75% of the cost of this plan while you have a TSSU

appointment. The cost to you is about \$6/month for single coverage, or \$16/month for two or more. Near the end of your appointment, you may choose to continue coverage by prepaying 100% of the cost for up to 2 semesters.

TSSU Dental Reimbursement (Pacific Blue Cross): You may choose to purchase your own individual dental plan through Pacific Blue Cross at: pac.bluecross.ca/individual/healthdental

You are then eligible to receive \$11.35/month (single coverage) to \$34.50/month (family coverage) reimbursement while in a TSSU appointment. As this is an opt-in plan, the coverage available is minimal and the cost is high. There are very strict timelines for reimbursement, which are described on the Dental Reimbursement Application form at: sfu.ca/human-resources/tssu.html

How to Register and Pay for MSP (and opt-out of Guard.me)

If you have an active TSSU (TA/TM/Sessional) Appointment: SFU will pay 100% of your MSP premiums if you hold a current TSSU appointment and apply for enrollment in the SFU Group MSP plan at the start of that term. While you can apply in any month of the term, your application will only be backdated to the first of the month you apply (i.e. SFU will only pay for MSP back to this date). The form is available online at tssu.ca/forms/ and should be scanned and emailed to benefits@sfu.ca

If you are an international student enrolled in Guard.me, indicate that you are enrolled when you email benefits@sfu.ca with your MSP application. SFU will then automatically:

- at the end of the month your MSP takes effect, pay you 100% of the cost of MSP premiums for the months you were in Guard.me (as much as \$600, if you have a family)
- send you a letter which you can use for proof to opt-out of Guard.me

You will then need to upload the letter at guard.me/sfu to complete the opt-out process, and potentially receive an additional refund.

This benefit was won through a lengthy TSSU grievance, and each year it provides nearly \$25,000 of support to international graduate students.

If you have finished a TSSU Appointment: If you do nothing, SFU will drop you from their group plan and HIBC will create an individual account and begin sending you bills – a process which takes several months. You can speed up this process if you phone HIBC (1-800-663-7100) and ask them to transfer your account. You may also choose to stay on the SFU group plan, if you prepay 100% of the costs per semester to SFU before your appointment ends. This saves you from reapplying to the group plan if you get an appointment in the next semester, but does not save you any money. To enroll, complete the TSSU Request for Continued Benefit Coverage form at: sfu.ca/human-resources/tssu.html and follow the payment instructions on it.

If you are not in a TSSU Appointment: You will need an individual enrollment in MSP form, which you find online by searching for “MSP application for enrollment” (form 102). Fill out and submit this form, with any required documentation.

If you are an international student enrolled in Guard.me, following submission and processing (typically a few weeks) of your form, phone HIBC at 1-800-663-7100 and request a letter confirming your enrolment. Once you receive this letter, upload it at guard.me/sfu to opt-out and receive a refund. If you receive your MSP card before the letter, you may use that to opt-out instead.

Frequently Asked Questions

I already have MSP coverage, can I opt-out of Guard.me right away? Yes, just upload proof of your coverage to guard.me/sfu and you should receive a refund for any remaining months.

I registered for SFU group enrolment but HIBC continues to send me bills, what do I do? The system is very slow and those bills are likely erroneous. You can stop them by mailing the bill back with a note indicating you have coverage under SFU's group plan #4070264 and the coverage start date.

I have health coverage through my home province, do I need to apply for MSP? If you are a student or temporary worker who intends to return to their home province, your province may continue to provide coverage. Please contact your home province's health care provider for full details including any limitations.

I need to go to the doctor but I don't yet have my MSP care card, what do I do? You can call MSP to get your Personal Health Number, and give that to your Doctor. If the Doctor's office still asks you to pay for the services rendered, save the receipt and submit them for reimbursement. If you have Guard.me coverage, you may be eligible for reimbursement through them.

Do I need to reapply for MSP Coverage under SFU's plan every semester? Every time you have a break in TSSU appointments and coverage through SFU's plan, you need to reapply. If you work as a TA/TM/Sl continuously (all 3 semesters), or are always enrolled in the continuation of benefits program, then you will only need to apply once.

I worked last semester and didn't apply for benefits, can I apply now? You can ask, but in the past SFU has been very strict on only backdating applications to the first day of the month in which they are received by the benefits department.

What happens when my visa expires and I get a new one? In order to maintain MSP coverage, HIBC requires an updated copy of your visa and/or study permit. If you are on SFU's plan, email this to benefits@sfu.ca. If you are on an individual plan, you need to submit this directly to HIBC. Call them at 1-800-663-7100 if you have questions. If you do not provide your updated visa, HIBC may drop you from coverage, so it is very important to do so.