

## COMPARISON OF COVERAGE

	MSP (Medical Services Plan) Basic Coverage, a.k.a "Care Card" \$69.25/Month	SFU Graduate Benefit Plan (Extended Health & Dental Plan) \$453.06/Year	TSSU Plan* <small>*The GSS is providing this interpretation as a service to students; we cannot confirm that the information provided is accurate.</small>
<b>Doctors and Hospitals</b>			
Medically required services provided by General Physician (registered with MSP)	✓	✗	<p><b>SFU will pay for your MSP premiums ONLY for the months you are a TA/TM.</b></p> <p>You must complete and submit a form to SFU Human Resources to initiate this payment.</p> <p>When you are no longer a TA/TM, you will be responsible for paying the monthly premiums. Contact BC Ministry of Health to ensure coverage is maintained during billing transition.</p>
Maternity care provided by Physician or licensed Midwife	✓	✗	
Diagnostic services, including: x-rays, MRIs and lab tests	✓ Provided at approved diagnostic facilities, when ordered by a physician, registered nurse, midwife, podiatrist, dental or oral surgeon	✓ Lab tests and ultrasounds used to diagnose illness that are not already covered by MSP	
Medical equipment, including: crutches, wheelchairs, hearing aids, permanent prostheses, rigid and semi-rigid braces	✗	✓ It is recommended that you request a predetermination approval from the insurance company before purchasing medical equipment.	
Ambulance Services	✗	✓ Travel in an ambulance covered at 100%.	
<b>Medication</b>			
Prescription Drugs	✗  👉 All students <b>SHOULD</b> register for Fair PharmaCare to help pay for medications. Most students will qualify for assistance during the course of their studies! 👉	<p>✓ <b>Eligible prescription drug costs are covered at 80%.</b></p> <p>Use the <b>Pay-Direct Card</b> at most pharmacies to have coverage applied automatically!</p> <p>&lt;&lt;&lt; Graduate Benefit Plan members <b>MUST</b> register for Fair PharmaCare once \$600 drug claim threshold reached. Registering for Fair PharmaCare can also <b>save you money!</b></p>	<p>TSSU members can <b>opt-in</b> to an extended health plan at a cost. SFU will pay 75% of the costs, and <b>the TA/TM will pay 25%</b> (withheld from paycheque). Contact the TSSU for a complete list of covered services, deductibles and maximums. Total monthly cost to student approx. \$20.</p>
<b>Dental</b>			
Dental Services	✗	<p>✓ <b>\$750 per policy year</b> for Diagnostic &amp; Preventative; Minor Restorative; Endodontic; Periodontic; Recall Exams</p> <p>Network dentists covered at 100%; out of network dentists at 80%.</p>	<p>TSSU members can <b>opt-in</b> to a dental plan. SFU will <b>reimburse</b> a flat rate of your premiums on a monthly basis; the TA/TM will be responsible for paying the rest of the costs (withheld from paycheque). Contact the TSSU for a complete list of covered services, deductibles and maximums. Total monthly cost to student approx. \$45.</p>
Oral Surgery	✗	✓ <b>Limited to 2 wisdom tooth extractions per year</b> ; expenses included in the maximum \$750 for dental services	
Orthodontic Services	✗	✗	
<b>Vision</b>			
Eye Examinations	✗	✓ <b>One routine eye exam up to \$60 per 24 months</b>	✗ The TSSU plan does <u>not</u> cover vision benefits.
Eyeglasses and Contact Lenses	✗	✓ <b>\$100 towards glasses or contacts per 24 months</b> Discounts provided by network vision centres.	
Laser Eye Surgery	✗	✓ <b>\$150 per policy year</b>	
<b>Paramedical Practitioner Services</b>			
Chiropractic & Physiotherapy	✗	✓ <b>\$30 per visit up to \$400 per category per policy year</b>	✓ <b>\$10 per visit for the first 12 visits, up to \$100.</b>
Podiatrist & Chiropodist (non-surgical)	✗	✓ <b>\$30 per visit up to \$400 per category per policy year</b>	
Naturopathy & Acupuncture	✗	✓ <b>\$30 per visit up to \$400 per category type per policy year</b>	
Massage Therapy	✗	✓ <b>\$30 per visit up to \$400 per policy year</b> (requires referral/prescription from a medical doctor)	
Services provided by a Psychologist, Social Worker or Registered Clinical Counselor	✗	✓ <b>80% up to \$400 per policy year</b>	
Athletic Therapy	✗	✓ <b>\$30 per visit up to \$400 per policy year</b>	✗
Speech Therapy	✗	✓ <b>\$30 per visit up to \$400 per policy year</b>	✓ <b>\$10 per visit for the first 12 visits, up to \$100.</b>
Osteopathy	✗	✓ <b>\$30 per visit up to \$400 per policy year</b>	✗
Orthotics and orthopedic shoes	✗	✓ <b>\$300 per policy year</b> (requires prescription from physician, podiatrist or chiropodist)	✓ <b>One pair of shoes per lifetime</b> (requires prescription from physician, podiatrist, chiropractor or physiotherapist)
<b>Travel and Life Insurance</b>			
Accidental death and dismemberment	✗	✓ Subject to restrictions and exclusions determined by Desjardins Financial Security	✓ Contact the TSSU for a complete list of covered services and restrictions.
Travel coverage	✗ Must be physically present in Canada at least 6 months per year and maintain a home in BC to retain coverage	✓ <b>\$5,000,000 per incident</b> for emergency treatment in excess of MSP coverage; coverage up to 120 days per trip	<p>SFU HR 778-782-3237</p> <p>TSSU 778-782-4735</p>