

# Healthcare Benefits

Version: September 2021

	BC MSP	Guard.me	GSS Plan	TSSU Plan
<b>Doctors &amp; Hospital</b>	Yes	Yes	No	No
<b>Diagnostic Tests</b>	Yes	Some (prior approval)	Yes (if not covered by MSP)	No
<b>Ambulance</b>	No	Yes	Yes	Yes
<b>Medical Equipment</b>	No	Some	Yes	Yes
<b>Prescription Drugs</b>	No	Yes	Yes, 80%	Yes, 80%
<b>Dental</b>	No	No	Yes, 80% to \$750/year for basic services	Yes, 80% up to \$700 / year of combined, including basic + major
<b>Vision Care</b>	No	No	Yes, exams + glasses / contacts	Yes, exams + glasses/contacts
<b>Physiotherapy, massage therapy, naturopath, etc.</b>	No, Premium Assistance	No	Yes, \$30/ visit to \$400/year for most	Yes, 80% of the actual costs with various per year maximums (no strict cap for massage/physio)
<b>Mental Health Coverage</b>	Only psychiatry	Some	Yes, \$600 / year; including counsellors	Yes, 80% of per visit fees to \$1000 / year; including counsellors
<b>Travel Coverage</b>	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](http://www.studentcare.ca)

More information on the TSSU plan at: [sfu.ca/human-resources/tssu.html](http://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 a student or as a member of the TSSU, please contact us.

### Teaching Support Staff Union (TSSU)

#### contact info:

**Rooms:** AQ5129/5130 (Burnaby)  
HC 7300 (Harbour Centre)  
SUR 351 (Surrey)

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

**Email:** [tssu@tssu.ca](mailto:tssu@tssu.ca)

**Website:** [www.tssu.ca](http://www.tssu.ca)

**Facebook:** [facebook.com/TSSU.ca/](https://facebook.com/TSSU.ca/)

**Instagram:** [instagram.com/TSSU1978/](https://instagram.com/TSSU1978/)

**Twitter:** [twitter.com/TSSU](https://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/](http://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.*

**Prepared by Teaching Support Staff Union (TSSU)**

**Valid for the 2019-2022 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 2021, this coverage costs \$281/semester, charged to your student fees. See below for information on opting out of Guard.me.

**BC Fair Pharmacare:** Based on income, all BC residents are eligible for a prescription drugs program. Everyone should 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](http://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 \$8/month for single coverage, or \$22/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. There is a \$25 / year deductible.

**TSSU Dental Plan \*New\* (Pacific Blue Cross):** You may choose enroll in a dental plan that covers 80% of expenses for Basic Services (e.g. cleanings, fillings,

x-rays) and 80% of Major Restorative Services (e.g. crowns), to a combined maximum of \$700 in expenses per year.

SFU covers 50% of the plan and you pay the other 50%. Your monthly costs will be about: \$24 for single, \$47 for couple, and \$84 for family coverage. There is a 3 month waiting period before coverage starts.

More info at: [sfu.ca/human-resources/tssu.html](http://sfu.ca/human-resources/tssu.html)

## International Students with TSSU appointments: Get SFU to pay for MSP

If you have an active TSSU (TA/TM/Graduate Facilitator/Sessional) Appointment then SFU will pay 100% required premiums for MSP for you including the International Student Health Fee, your spouse and any dependents via a “group plan.” This is not automatic, and you need to apply and it can save you hundreds per year!. While you can apply in any month of the term, your application will only be backdated to the first of the month you apply, so apply right away:

**1. Complete the MSP Group Enrolment form.pdf available at: [sfu.ca/human-resources/tssu.html](http://sfu.ca/human-resources/tssu.html)**

NOTE: A separate application form must be completed for the TSSU member and each eligible dependent. Do not list dependents on the same application as the member.

**2. Scan as a single pdf document:**

- the completed application form(s)
- a copy of the Study Permit for each individual

**3. Email to SFU HR at [tssubens@sfu.ca](mailto:tssubens@sfu.ca)**

Include legal name of TSSU member and SFU ID number in the Subject line. If this is your first semester at SFU, you are likely enrolled in Guard.me, and should say: "I am enrolled in Guard.me" in the email which will trigger an additional refund!

When your TSSU appointment ends SFU should drop you from their group plan and Health Insurance BC (HIBC) will create an individual account and begin sending you bills – a process which can take several months. You may be able to speed up this process if you phone HIBC (1-800-663-7100) and ask them to transfer your account.

## Guard.me: how to get \$180 back!

If you are an international student enrolled in Guard.me there are two ways you can get money back.

**A) if you are working in a TSSU position** you can get up to \$59.71 / month reimbursed.

**B) if you are a graduate student and you do not file any claims** you can get a refund for any remaining months after you opt-out, up to \$70.25 / month.

**To get money back under A)**

When you email [tssubens@sfu.ca](mailto:tssubens@sfu.ca) with your MSP application form say "I am enrolled in Guard.me." SFU will then reimburse you up to \$59.71/month/person. For family enrollment the max is 2 x \$59.71 / month.

**To get money back under B)**

Get proof from SFU or HIBC that you are enrolled in MSP and upload it at: [guard.me/sfu](http://guard.me/sfu) to complete the opt-out process. Proof includes a MSP card, letter from SFU/HIBC, and several other options. **You must submit your opt-out before the last month** of the term in order to get any refund.

## International Students not in TSSU appointments and all other BC Residents

You will need to apply for an individual MSP account, including all necessary information, such as a copy of your study permit. Apply directly online at: [my.gov.bc.ca/msp/enrolment/check-eligibility](http://my.gov.bc.ca/msp/enrolment/check-eligibility) or search for: MSP Application form 102.

International students enrolled in Guard.me can phone HIBC at 1-800-663-7100 and an enrollment confirmation letter. This letter can be uploaded at [Guard.me/sfu](http://Guard.me/sfu) to opt-out and get money back (see above). A BC Services card can be used to opt-out.

## Frequently Asked Questions

**I registered for SFU group enrollment but HIBC continues to send me bills, what do I do?**

The most likely scenario is that there's been a delay in HIBC receiving the data from SFU. You can by mail the bill back and indicate indicate you have are in group plan #4070264 as of your coverage start date.

**How can I tell if SFU is paying my MSP (ISHF)?**

Once SFU has entered you into the group plan the monthly premiums they pay on your behalf will show

up on your paystub. Log in at [myinfo.sfu.ca](http://myinfo.sfu.ca) and you should see an entry for "Int'l Stdnt Health Fee" in the Employer Paid Benefits section. See: [tssu.ca/wages](http://tssu.ca/wages)

**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 and 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, check if they will reimburse the fee.

**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/SI 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 [tssubens@sfu.ca](mailto:tssubens@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.

**What happens if I'm on "maintained status"?**

Please contact [tssu@tssu.ca](mailto:tssu@tssu.ca) so we can assist.

**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](http://guard.me/sfu) and you should receive a refund for any remaining months.