

# Great Northern Way Campus Health & Dental Plan FAQ

The GNWC Health & Dental Plan provides students with unique health and dental benefits. It was designed to provide many important services and cover expenses not covered by a basic health-care plan (i.e. BC MSP), such as prescription drugs, dental care, travel health coverage, vision care, and more.

The following frequently asked questions are posted to help you better understand this important service. We recommend that you contact [studentcare.net/works](mailto:studentcare.net/works) directly by email at [service@studentcare.net](mailto:service@studentcare.net) if you have any specific questions about your Plan.

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## Who's covered?

All Great Northern Way Campus students are automatically enrolled in the GNWC Health & Dental Plan. Coverage is effective from September 1, 2009 – August 31, 2010. The cost of the Plan is included in your student fees.

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## What are my group numbers and certificate number?

Group Number (health and dental benefits insured by Sun Life): 50167  
Group Number (travel benefits insured by Blue Cross of Manitoba): 7488  
Certificate Number: 5-digit student number given to you by GNWC

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## What does the Plan cover?

**(You may also download or request from GNWC a copy of your benefits summary or the detailed benefits booklet)**

The Plan is a comprehensive package of benefits including:

Health Benefits:

- Prescription drugs (80% coverage, based on Fair PharmaCare Formulary)
- Health practitioners such as physiotherapists, chiropractors, and massage therapists (covered at 80%, up to a max. of \$400 per category of practitioner per policy year)
- Ambulance
- Medical equipment (orthopedic shoes, orthotics, wheelchair rental, crutches, etc.)
- Diagnostic services
- and more



#### Dental Benefits:

- Diagnostic and preventive services such as checkups and cleanings (covered at 80%)
- Minor restorative such as fillings and denture repairs (covered at 80%)
- Oral surgery such as extractions (covered at 80%)
- Endodontics and periodontics such as root canal and gum treatment (covered at 80%)
- Recall exams are covered every 12 months; complete exams are covered every 36 months
- Overall maximum paid by Sun Life per policy year on the insured portion of the Dental Plan is \$750.

#### Vision Benefits:

- Eye exam (\$60 per 24 months)
- Eyeglasses and contact lenses (\$100 per 24 months)
- Laser eye surgery (\$150 per policy year)

#### Travel Benefits:

- Coverage for emergency services such as hospitalization, ambulance, and physician
- 120 days per trip, for an unlimited number of trips taken during the policy year
- Max. \$5,000,000 per incident
- \$1,500 for trip cancellation and \$5,000 for trip interruption for each trip you take during the policy year

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### What are the Provider Networks?

The Health & Dental Provider Networks are in place to help students further reduce the overall costs of services, beyond the insured portion of the Health & Dental Plan coverage. You're covered for the insured portion regardless of the health professional you choose. However, by consulting a member of the Studentcare Provider Networks, you will get additional coverage.

A directory of the Studentcare Provider Network members is available for download from the GNWC website: [www.gnwc.ca](http://www.gnwc.ca) (Program, Student Services) or request a PDF copy from [service@studentcare.net](mailto:service@studentcare.net).

#### **DENTAL NETWORK**

##### **Up to 100% in Dental Coverage**

Your Plan covers 80% of your dental costs and by visiting a Network dentist, you will receive an additional 20% off regular dental services. This will enable you to have up to 100% of your dental costs covered by the Dental Plan. Network dentists are conveniently located throughout Vancouver, Burnaby, Surrey, and other regions of British Columbia and Canada.

#### **VISION NETWORK**

##### **Up to 70% Off Contact Lenses**

Clearly Contacts is Canada's largest online retailer of contact lenses, offering up to 70% off traditional retail prices. As a Plan member, you can benefit from an additional 10% off selling prices - just visit [ClearlyContacts.ca](http://ClearlyContacts.ca) and enter coupon code **STUDENTCARE** at checkout.



### **30% Off Prescription Eyeglasses**

When visiting an optometrist or an optician who is part of the Studentcare Vision Network, you save at least 30%, up to \$75 on prescription eyeglasses. They also offer savings on the cost of eye exams and contact lenses.

### **\$150 in Savings for Laser Eye Surgery**

LASIK MD, a leading provider of laser eye surgery, offers an additional \$150 off laser eye surgery, so that Plan members can get double the coverage, up to \$300. With the pay-direct system, they can also process your coverage directly with the insurer.

## **HEALTH-CARE NETWORKS**

### **Physiotherapy Network Savings**

When visiting a Network physiotherapist, Plan members will be charged no more than \$35 for an initial assessment and for subsequent visits.

### **Chiropractic Network Savings**

As part of their commitment to students, Network chiropractors will charge Plan members no more than \$35 for an initial assessment and \$30 for subsequent visits.

### **Massage Therapy Network Savings**

When visiting a Network massage therapist, Plan members can take advantage of the following rates: \$30 for a 30-minute treatment and \$55 for a 60-minute treatment.

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## **How do I make a claim? Is there a benefits card?**

Claim forms are available from the GNWC website, [www.gnwc.ca](http://www.gnwc.ca) (under Program, Student Services). There is no specific benefits card, rather GNWC students should use their GNWC student ID card, and refer to the group contract number(s) as listed above.

All health and dental claims must be received by Sun Life no later than 90 days after the end of the policy year in which the claims were incurred or 90 days after the end of your coverage, whichever is sooner. Full-year coverage ends Aug. 31, 2009.

For vision and health claims (including prescription medications), you will be responsible for payment when the service is rendered. You can then complete and sign an extended Health Claim Form, attach any necessary receipts and/or documents, and mail them to the insurance company (Sun Life).

For dental claims, you must complete the Dental Claim Form with your dentist. Some dental offices can do an electronic submission; in this case, you will only be required to pay for the uninsured portion of the service. Other dental offices will have you pay the full fee for all services and then file the claim for reimbursement with Sun Life. Both you and your dentist must complete the dental claim form.

## **Completing a Claim Form**

When submitting a claim form to the insurance company, indicate your GNWC Student ID number in the "Student ID number" field.

Travel health coverage is provided by Blue Cross of Manitoba. If you use any of your travel benefits, you must call Blue Cross immediately to find out how and when to submit your travel claims.

**In Canada and United States, call toll free 1-866-601-2583.**

**In all other countries, call collect 0-204-775-2583.**



Photocopies of blank claim forms (available from most dental offices) may also be used. Health and Dental claims should be mailed to:

Sun Life Assurance Company of Canada  
Health Claims Office  
PO Box 2641, Stn. Main  
Edmonton, Alberta T5J 0A6

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### **Is there a deadline to submit claims?**

You can submit claims anytime during the policy year, and up to 90 days past the end of the policy year. All health and dental claims must be received by Sun Life no later than 90 days after the end of the policy year in which the claims were incurred or 90 days after the end of your coverage, whichever is sooner.

This means claims incurred between September 1, 2008 - August 31, 2009 must be received by Sun Life by **November 27, 2009**.

Claims incurred between September 1, 2009 - August 31, 2010 must be received by Sun Life by **November 26, 2010**.

You should ensure all claims are mailed well in advance to ensure that they will be received and processed. Claims received more than 90 days after the end of the policy year will not be reimbursed.

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### **Can I use this plan when I'm away from GNWC?**

Yes, most Plan benefits are effective across Canada and anywhere in the world for the duration of the coverage. Reimbursements are in Canadian funds and are calculated at the exchange rate of the day the claim is processed. Reimbursement is limited to what the service would have cost if done in Canada. Please make sure you submit detailed receipts for services performed while outside of the country.

### **Do I have Travel Medical Insurance?**

Yes. The Plan also provides you with travel health coverage which covers hospital, physician, and other services for emergency treatment of an injury or illness while traveling outside of the province in which you reside (including international travel). It covers reasonable and customary charges, which are in excess of the provincial health-care allowance.

You're covered for up to 120 days per trip, for an unlimited number of trips taken during the time you're covered. The maximum coverage is \$5,000,000 per incident.

Plan members are also covered up to \$1,500 for trip cancellation and up to \$5,000 for trip interruption, in the case of a medical emergency and for pre-paid, non-refundable trip expenses.

**International Students :** Please note that travel health coverage does not apply to international students traveling to their home country (including US). The travel coverage offers extended health benefits and does not replace MSP or other basic health care.

**Exchange/internship students:** Students who are leaving on a recognized academic exchange or who are participating in an internship as part of their studies can benefit from travel health coverage for the



duration of the exchange or internship, as well as for the first 120 days of their trip and for 120 days after the end of their exchange or internship as long as they remain covered for the applicable policy years and keep their provincial health coverage. You must notify studentcare.net/works by email at [service@studentcare.net](mailto:service@studentcare.net) before leaving on an exchange.

### **What do I do if I need to make a Travel claim?**

Travel health coverage is provided by Blue Cross of Manitoba. If you use any of your travel benefits, you must call Blue Cross immediately to find out how and when to submit your travel claims.

**In Canada and United States, call toll free 1-866-601-2583.**

**In all other countries, call collect 0-204-775-2583.**

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### **Can I enrol my family?**

Yes. The GNWC Health & Dental Plan gives you the option to enrol your family (spouse and/or dependants) by completing an enrolment process and paying an additional fee. Common law and same-sex couples are eligible.

The deadline to enrol your spouse and/or dependants for full year coverage (September 1, 2009 - August. 31, 2010) is **September 30, 2009** and the enrolment fees are:

Partner/spouse or one child:	\$382.98
Family (spouse + unlimited number of children):	\$765.96

Please download a copy of the enrolment from [www.gnwc.ca](http://www.gnwc.ca) (under Program, Student Services) and contact studentcare.net/works at: [service@studentcare.net](mailto:service@studentcare.net) to begin the enrolment process.

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### **Can I opt out?**

The GNWC Health & Dental Plan is mandatory for all students. It was designed to cover services and expenses not covered by BC MSP or travel health coverage obtained by international students in their home country. If you're covered by another plan (i.e. parent or spouse's employee benefit plan), you can combine this plan with the GNWC Health & Dental Plan to maximize your overall coverage and eliminate out-of-pocket costs. By doing so, you may be able to claim deductibles or co-payments that you would otherwise have had to pay.



## **How do I coordinate the benefits of my student Plan with those of another extended plan?**

If you are covered by another extended plan in addition to your student Plan (i.e. through a parent or spouse's employer, or your own employer), you may coordinate the benefits in order to increase your overall coverage, up to 100%. Follow the set of instructions below that corresponds to your situation:

### **A) Coordinating your student coverage with your coverage through a parent or spouse's plan**

1. Make two copies of all applicable receipts. Keep one for your records.
2. Important: send the original receipt(s) along with the appropriate claim form to Sun Life, the insurer associated with your student Plan.
3. Once your claim has been processed, you will receive a claim statement from Sun Life. Keep the original for your records. Send the appropriate claim form, along with a copy of the claim statement and a copy of the applicable receipts from Step 1 to the insurer associated with your parent or spouse's plan.
4. You will receive the applicable reimbursement with another claim statement from that insurer.

### **B) Coordinating your student coverage with your coverage through your employer**

1. Make two copies of all applicable receipts. Keep one for your records.
2. Important: send the original receipt(s) along with the appropriate claim form to the insurer associated with your employer's plan.
3. Once your claim has been processed, you will receive a claim statement from that insurer. Keep the original for your records. Send the appropriate claim form, along with a copy of the claim statement and a copy of the applicable receipts from Step 1 to Sun Life, the insurer associated with your student Plan.
4. You will receive the applicable reimbursement with another claim statement from Sun Life.

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## **How is this different from the BC Medical Services Plan (i.e. my CareCard)?**

The GNWC Health & Dental Plan does not replace MSP or an equivalent plan (such as other provincial health-care plans or a private basic plan). It provides extra coverage in addition to basic medical covered by MSP. You must have provincial health care or the equivalent in order to be eligible to use the extended coverage provided through your student Plan.

For example, basic health care covers the cost of your visit to a doctor (General Practitioner), but not the cost of prescription drugs. The GNWC Health & Dental Plan provides you with coverage for many medications your physician might prescribe for you, including most oral contraceptives, asthma medications, anti-depressants, and insulin and diabetic supplies.

Another example: provincial or other basic coverage covers basic medical services such as a cast for a broken leg, but not the cost of an ambulance, or crutches, or physiotherapy – which are examples of services and equipment covered by the GNWC Plan.



## What if I am an International Student?

The GNWC Plan is designed to cover health-care expenses NOT covered by basic provincial government health care: the BC Medical Services Plan (MSP). Therefore, all students, including international students, would be eligible to be reimbursed for the same expenses, such as prescription medications, dental visits, physiotherapy, and eye exams.

During the waiting period for the BC Medical Services Plan (MSP), GNWC provides international students with the ability to purchase a private basic health insurance plan that is comparable to MSP. This plan is available through David Cummings Insurance Brokers and provides MSP-equivalent coverage during the waiting period, ensuring that students have adequate medical coverage from the time they leave home (up to ten days prior to arrival) until their eligibility date for BC MSP. If you want more information about MSP or the MSP-equivalent coverage available, you can contact GNWC Student Services.

Please note that emergency travel health coverage does not apply to international students traveling to their home country (including US). The travel coverage offers extended health benefits and does not replace MSP or other basic health care.

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## Where can I get more information?

For more information, read the benefits booklet available at [www.gnwc.ca](http://www.gnwc.ca) (under Program, Student Services) or **contact [studentcare.net/works](http://studentcare.net/works) by email at [service@studentcare.net](mailto:service@studentcare.net)**. When sending an email inquiry, please include your GNWC student ID and group number (50167).

To keep the administrative costs low for the small number of GNWC students enrolled, service inquiries must be made by email only, directly to the broker and benefits administrator, [studentcare.net/works](http://studentcare.net/works). Thanks for your understanding.

