# NBCGSS HEALTH & DENTAL PLAN: INSURER TRANSITION FAQ FALL 2022



# 1. WHAT IS THE NBCGSS HEALTH & DENTAL PLAN?

The Northern British Columbia Graduate Students' Society (NBCGSS) partners with Studentcare to provide students with extended health and dental coverage. Your Plan is designed specifically for students to help cover the expenses and services not covered by provincial health care.

# 2. HAS THE PLAN INSURER CHANGED?

Yes! The insurer for health, dental, and vision benefits switched from Desjardins Insurance to Pacific Blue Cross as of Sept. 1, 2022.

# 3. WHAT IS THE NEW POLICY INFORMATION FOR THE NEW INSURER?

- Insurer: Pacific Blue Cross
- Policy/Group Number: 81588
- New Claiming ID: Use your personal student ID (9 digits)

This came into effect starting Sept. 1, 2022, for 2022-2023 policy year claims moving forward.

# 4. HOW DO I SUBMIT HEALTH, DENTAL, AND VISION CLAIMS?

If you're submitting 2021-2022 claims for services incurred before Sept. 1, 2022, send them to the previous Plan insurer, **Desjardins Insurance**:

- Find instructions and claim forms under "How to Claim" at www.studentcare.ca.
- All claims must be received by Desjardins Insurance before Nov. 29, 2022.
- Note that the Studentcare mobile app is no longer available as of Sept. 1, 2022.

If you're submitting 2022-2023 claims for services incurred on or after Sept. 1, 2022, send them to the new Plan insurer, **Pacific Blue Cross**, through:

- Pacific Blue Cross's online Member Profile
- Pacific Blue Cross mobile app
- Paper claim forms (by mail)

Forms, mailing addresses, and more detailed instructions will be available at www.studentcare.ca.

# 5. IS THERE A BLACKOUT PERIOD?

All students will experience a Blackout Period, lasting until Oct. 31, 2022 for new students and until Sept. 30, 2022 for returning students. During this time, Pacific Blue Cross can't process or reimburse any claims or offer direct billing, and you won't be able to register for your Member Profile. You can set up your Profile and submit your claims after the Blackout Period.

# 6. ARE PLAN BENEFITS CHANGING?

No, benefits are staying the same.

# 7. WHERE CAN I GO FOR HELP?

Visit the Studentcare Assistance Centre (www.studentcare.ca) if you have any questions about your Plan.

# 8. IS THERE A NEW PAY-DIRECT CARD?

Yes! As of Sept. 1, 2022, a new Pacific Blue Cross Pay-Direct Card is available to download and use.

When visiting eligible pharmacies/practitioners, this card is the best way to have your claim processed immediately, so you don't have to pay the full amount up front and wait to be reimbursed after submitting a claim later.

Grab yours here.

