GSS GRADUATE BENEFIT PLAN: **INSURER TRANSITION FAQ**



The Graduate Student Society at Simon Fraser University

FALL 2021

1. WHAT IS THE GSS GRADUATE BENEFIT PLAN?

The Graduate Student Society (GSS) 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 Desiardins Insurance to Pacific Blue Cross as of Sept. 1, 2021.

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

Insurer: Pacific Blue Cross

• Policy Number: 80993

This came into effect starting Sept. 1, 2021, for 2021-2022 policy year claims moving forward.

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

If you're submitting 2020-2021 claims for services incurred **before Sept. 1, 2021**:

- Send them to the previous Plan insurer, **Desiardins Insurance**.
- Find instructions and claim forms under "How to Claim" at www.studentcare.ca.
- The deadline is Nov. 29. 2021.

If you're submitting 2021-2022 claims for services incurred on or after Sept. 1, 2021:

- Send them to the new Plan insurer, Pacific Blue Cross.
- Find instructions and claim forms under "How to Claim" at www.studentcare.ca.
- You also have the option to send claims to Pacific Blue Cross through the Studentcare mobile app. All claims submitted through the app are now being sent to Pacific Blue Cross (not Desjardins), and will only be processed if they are for services incurred on or after Sept. 1.
- Please note that a Blackout Period applies. See Question 5 below for details.

5. IS THERE A BLACKOUT PERIOD?

Due to the insurer transition, all students in fall 2021 will experience a Blackout Period for the first two months at the beginning of the policy year (approximately Sept. 1 to Oct. 15).

During this time, Pacific Blue Cross cannot confirm whether or not a student is covered by the Plan and will not process or reimburse any claims.

Your coverage this year is valid as of Sept. 1, 2021, and for services incurred anytime since then, you can still submit claims to Pacific Blue Cross between Sept. 1 - Oct. 15. However, they won't be processed until after the Blackout Period ends.

6. ARE PLAN BENEFITS CHANGING?

No, benefits are staying the same.

7. WHERE CAN I GO FOR HELP?

- Call Studentcare's Care Centre: 236-427-8123 (Monday Friday, 9 am to 5 pm)
- Visit the on-campus Care Office (see <u>"Contact Us" at www.studentcare.ca</u> for opening hours): Student Union Building 2301
 Simon Fraser University
 8888 University Drive
 Burnaby, BC
 V5A 1S6

8. IS THERE A NEW PAY-DIRECT CARD?

Yes! As of Sept. 1, 2021, 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. <u>Grab yours here</u> online or visit the Care Office (address above) for a physical copy.

