

NEW COTRSA HEALTH & DENTAL PLAN FAQ



1. WHY A STUDENT HEALTH & DENTAL PLAN?

A growing number of important health-care services aren't covered by provincial health care. For many students, paying for these services out-of-pocket can lead to financial hardship, while others can't afford them at all. To help students pay for the health services they need, a student health and dental plan has been implemented by your students' association, the COTRSA.

To use the health benefits, you need to be covered by provincial health-care coverage (such as BC MSP) or the equivalent. The Health & Dental Plan is uniquely designed for students and provides a comprehensive package of health and dental benefits to fill the gaps left by provincial health care and a parent's or spouse's plan.

2. WHEN DOES THIS PLAN TAKE EFFECT?

September 1, 2016.

3. WHAT IS COVERED?

FEATURED BENEFITS		
EYE EXAM		\$50 PER 2 POLICY YEARS
EYEGASSES/CONTACT LENSES		\$75 PER 24 MONTHS
LASER EYE SURGERY		\$150 PER POLICY YEAR
PRESCRIPTION DRUGS	LISTED IN THE BC FAIR PHARMACARE PLAN FORMULARY	80%
PSYCHOLOGISTS		\$500 PER POLICY YEAR
OTHER HEALTH PRACTITIONERS	PER CATEGORY OF PRACTITIONER: MESSAGE THERAPISTS, CHIROPRACTORS, PHYSIOTHERAPISTS, NATUROPATHS, OSTEOPATHS, REGISTERED DIETICIANS, SPEECH THERAPISTS, PODIATRISTS/CHIROPODISTS, ATHLETIC THERAPISTS	\$25 PER VISIT & \$300 PER POLICY YEAR
PRESCRIPTION VACCINES	LISTED IN THE BC FAIR PHARMACARE PLAN FORMULARY	80%
NON-PRESCRIPTION VACCINES		80% & UP TO \$150 PER POLICY YEAR
MEDICAL EQUIPMENT	REASONABLE AND CUSTOMARY MAXIMUM	100%
TRAVEL	120 DAYS PER TRIP, \$5,000,000 PER INCIDENT, PLUS TRIP CANCELLATION AND TRIP INTERRUPTION IN CASE OF A MEDICAL EMERGENCY	100%
DENTAL	PREVENTIVE SERVICES (RECALL EXAMS, CLEANINGS, EXTRACTION OF IMPACTED TEETH)	80%
DENTAL	BASIC SERVICES (FILLINGS, ROOT CANALS, GUM TREATMENTS, ORAL SURGERY)	60%
DENTAL	ANNUAL MAXIMUM	\$750
		YOU PAY \$225

12 MONTHS OF HEALTH, VISION, DENTAL & TRAVEL COVERAGE

4. WHAT ELSE IS COVERED?

You also have access to the following benefits:

Ambulance: the Plan covers the reasonable and customary charges for air or land ambulance service to the nearest hospital when an emergency requires immediate medical attention.

Dental Accident: the Plan covers the repair/replacement of natural teeth damaged through an external accidental blow to the mouth.

Tutorial Service: the Plan covers the cost of private tutorial service by a qualified teacher if an accident or illness causes disability and confinement to a home or hospital for more than seven consecutive days. The benefit is paid from the first day of confinement, up to \$10 per hour, to a maximum of \$300 per accident or illness.

Home Nurse: a home nurse is covered at 100%, to a maximum of \$25,000 per 3 policy years, when certified in writing as medically necessary by the attending physician and when approved by the insurer.

5. WHO IS COVERED?

All students registered for 9 credits or more in the fall in programs lasting at least 9 weeks are automatically covered by the Plan. This includes international students (see question 13 for more information relating to international students).

6. HOW MUCH DOES IT COST?

The total annual fee is \$225.00 for both health and dental benefits, assessed with your tuition fees for 12 months of coverage (Sept. 1, 2016 – Aug. 31, 2017).*

Although the fee is automatically included, the opt-out option allows students covered by another extended health and dental plan to be refunded for the amount of the Plan fee if they choose not to continue coverage. Students also have the option of enrolling their spouse and/or dependent children. Refer to question 8 for information on family enrolments.

HEALTH & DENTAL PLAN FEE			
Eligible students automatically assessed*		Students eligible to self-enrol	
12 months of coverage (Sept. 1, 2016 - Aug. 31, 2017)		8 months of coverage (Jan. 1, 2017 - Aug. 31, 2017)	
One student:	\$225.00	One student:	\$150.00
Spouse or one child:	\$450.00	Spouse or one child:	\$300.00
Family:	\$675.00	Family:	\$450.00

*If you have not been automatically assessed the Plan fee in September, you may be eligible to enrol yourself in the Plan for \$337.50 for 12 months of coverage (Sept. 1, 2016 - Aug. 31, 2017). Contact Studentcare for more details.

7. CAN I CHANGE MY COVERAGE?

If you are covered by another extended health and dental plan (e.g. a parent's or spouse's employee plan, not BC MSP), you can combine both plans to maximize your overall coverage and reduce or eliminate out-of-pocket costs.

Alternatively, if you're already covered by an extended health and dental plan (e.g. through your employer, or your parent's or your spouse's employee plan, NOT BC MSP), you can opt out of the COTRSA Health & Dental Plan at studentcare.ca during the Change-of-Coverage Period from Sept. 1 - 21, 2016 and receive a cheque for the Plan fee.

The first time you choose to opt out, you need to provide proof of other coverage (a copy of a certificate or letter from the plan sponsor (i.e. employer) showing that you're covered for health and dental). This can be submitted electronically (as a digital photo, scanned document, or PDF) or mailed in before the end of the Change-of-Coverage Period.

The online opt-out process is a secure web form that takes an average of 4 minutes* to complete, including the uploading of electronic documentation using a high-speed Internet connection.

* This is the global average for students who used the online opt-out system in fall 2015.

Opt outs are in effect for the duration of the whole policy year (Sept. 1 - Aug. 31).

8. CAN I ENROL MY FAMILY MEMBERS?

Yes. The COTRSA Health & Dental Plan gives you the option to enrol your family (spouse and/or dependent children) by completing an enrolment process and paying an additional fee, over and above your fee as a student. Common law and same-sex couples are eligible. Visit studentcare.ca for instructions.

9. HOW DO I CLAIM?

Many health-care providers are able to bill the insurance company directly when you present your Pay-Direct Card (will be available for download from studentcare.ca in September 2016). For other benefits, you simply have to save your receipts and submit them with a claim form in order to receive your reimbursement.

10. WHAT ARE THE STUDENTCARE NETWORKS?

Members of the Studentcare Networks offer a reduction on certain health-care services—such as psychology, dental care, massage therapy, physiotherapy, chiropractic care, pharmacy, and vision care—over and above any amount covered by the insured portion of the student Health & Dental Plan. Visiting a Network practitioner saves you money, but you always have the option of seeing any health practitioner you like. Members also have access to the Doctor Network, which enables students to consult a physician from a computer, tablet, or mobile device.

11. CAN I USE THIS PLAN WHILE I'M AWAY TRAVELING OR IF I LIVE OUT OF PROVINCE?

Yes, all Plan benefits are effective across Canada and anywhere in the world for the duration of the coverage. For example, if you are living in another province over the summer, you can choose to see a dentist or fill a prescription at any pharmacy and be reimbursed exactly as you would in BC. In addition, the COTRSA Health & Dental Plan covers you for up to \$5,000,000 per incident, for up to 120 days outside of your province of residence, or outside of Canada. You can take an unlimited number of trips each year, and you'll be covered every time.

Trip cancellation: up to \$1,500 per trip for pre-paid, non-refundable trip expenses in case of a medical emergency.

Trip interruption: up to \$5,000 for each trip taken during the policy year in case of a medical emergency.

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. The Plan also includes travel health coverage for the first 120 days of their trip and for 120 days after the end of their exchange or internship.

12. HOW IS THIS PLAN DIFFERENT FROM THE BC MEDICAL SERVICES PLAN?

The COTRSA Health & Dental Plan does not replace BC MSP or an equivalent plan (such as other provincial health-care plans or a private basic plan). It offers you extra coverage in addition to the basic medical services covered by BC MSP. You must have provincial health care or the equivalent 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 general practitioner, but not the cost of prescription drugs. The COTRSA 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 COTRSA Plan.

13. WHAT IF I AM AN INTERNATIONAL STUDENT?

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

During the waiting period for BC MSP, international students must purchase a private basic health insurance plan that is comparable to BC MSP called Guard.me. This basic plan provides MSP-equivalent coverage during the waiting period, ensuring that students have adequate medical coverage from the time they leave home until their eligibility date for BC MSP. During the waiting period for BC MSP, students covered by Guard.me are still eligible for coverage under the COTRSA Plan. All forms for medical insurance are available from the International Education staff.

Please note that students without a study permit are not eligible for BC MSP and therefore not eligible for the COTRSA Plan.

14. WHERE CAN I GET MORE INFORMATION?

Information is available online at www.studentcare.ca or by calling the Studentcare Member Services Centre, Mon. - Fri. from 9 am to 5 pm, at **1 844 828-COTR (2687)**.

