



# **Brock University Graduate Students' Association**

## **Frequently Asked Questions (FAQ)**

### **Brock GSA Health and Dental Benefits Plan**

#### **1. What is the Brock GSA Health & Dental Benefits Plan? Why do I have it?**

The Brock GSA Health & Dental plan is a comprehensive benefits plan offered through **Student VIP & Medavie Blue Cross™** for Brock University graduate students. The GSA is mandated to ensure that ALL graduate students have comparable and continuous Canadian Health & Dental Benefits in place from September 1 – August 31 each year, whether through the **Student VIP Medavie Blue Cross™** plan or an alternate insurance provider.

#### **2. Are all graduate students initially charged the GSA Health & Dental Benefits Plan fee?**

Yes, all graduate students will see the GSA Health & Dental Benefits Plan fee and will be able to see this charge on their student finance (mybrock) account. The decision for all graduate students, part-time and full-time, to be initially charged the fee was unanimously passed at the GSA's Annual General Meeting in April 2022.

#### **3. When can I Opt-in/Opt-out of the Brock GSA Health & Dental Benefits Plan?**

##### **FALL 2022 Opt-in/Opt-out Plan period: September 1 - 30, 2023**

This Opt-In/Opt-Out period is for new and continuing graduate students who begin their studies in Fall 2023

##### **WINTER 2023 Opt-in/Opt-out period: January 1 - 30, 2024**

This Opt-In/Opt-Out period is only for new graduate students who begin their studies in Winter 2024

##### **SPRING 2023 Opt-in/Opt-out period is May 1 – 30, 2024**

This Opt-In/Opt-Out period is only for new graduate students who begin their studies in Spring 2024

#### **4. How do I Opt-in dependents into the Brock GSA Health & Dental Benefits Plan?**

During the Opt-in Period(s) Graduate Students enrolled in the Health & Dental plan may enroll eligible dependents in the term they were assessed the fees.

Log in to: <https://www.studentvip.ca/BrockGSA>

Click on the **OPT-IN Icon** and follow the prompts to enter your student information and family dependent information. Credit Card information will be required to complete the enrollment.

Once your Dependent Opt-in request has been received and verified, you will receive a confirmation email.

\*Keep this confirmation for your records.



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#### 5. How do I Opt-out of the Brock GSA Health & Dental Benefits Plan?

##### **FALL 2023 TERM ONLY Instructions:**

Log in to: <https://www.studentvip.ca/BrockGSA>

Click on the **OPT-OUT Icon** and follow the prompts to accurately and precisely enter your alternate Health & Dental Benefit information and alternate insurance provider information. If you do not provide the required information, your request will be declined. If any of the information submitted is incomplete, false, fraudulent, expired, invalid or submitted after the opt-out period closes, your request will be declined.

Should we have questions about the alternate coverage submitted, you may receive a request to provide further information or documentation. Once or if your Opt-Out request has been verified and approved, you will receive a confirmation email. Your Student Finance account will have the credit applied through the Brock Finance Department. \*Keep this confirmation for your records.

##### **WINTER 2024 and SPRING 2024 TERMS ONLY Instructions:**

To be completed during the stated Opt-Out periods and not prior to these timeframes.

Newly enrolled graduate students ONLY are asked to email [health@brockgsa.ca](mailto:health@brockgsa.ca) to provide valid proof of alternate comparable and continuous Canadian Health & Dental Benefits coverage:

- Image of Benefits Card showing Student's name (not parents/spouse name). If benefits card only notes a parent/spouse name, then a website snapshot/image of the insurance provider indicating coverage as a dependent of the insurance will be required
- Insurance Provider's Name, Policy & Plan number
- Employer's name, if the Health & Dental Benefits Plan is provided by an employer
- Detailed listing of benefits provided to ensure Canadian plan is comparable and continuous through to August 31<sup>st</sup>, 2024.

If you do not provide all of the above information, your request will be declined.

If any of the information submitted is incomplete, false, fraudulent, expired, invalid or submitted after the Opt-Out period closes, your request will be declined. Once or if the information has been verified and approved, you will receive a confirmation email. The approved fee reversal will be applied to your student finance (mybrock) account.

#### 6. IS UHIP an eligible alternate substitute for the Brock GSA Health & Dental Benefits plan

No, UHIP is not an eligible alternate substitute. UHIP (University Health Insurance Plan) is administrated through the Brock International department and is the equivalent to OHIP (Ontario Health Insurance Plan). UHIP covers items like hospital visits, x-rays, medical doctor visits, etc.

UHIP works in *partnership* with GSA Health & Dental Benefit plan to provide optimal insurance benefit while a student at Brock University. For information on the UHIP benefit plan, email: [UHIP@brocku.ca](mailto:UHIP@brocku.ca) directly.



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#### **7. Do I have to login at the start of each benefits plan year to access/activate my Brock GSA Health & Dental Benefits Plan?**

Yes, although you have paid for your benefits through your student finance (mybrock) account, once the new academic year begins, you will need to login to the [Student VIP Website](#) and either create or reactivate your account so that your benefits can be activated.

#### **8. How do I access the Medavie Blue Cross™ Portal?**

[Click here](#) to access the Medavie Blue Cross™ Portal or Medavie Blue Cross™ [Mobile App](#).

Click on the "**Register now**" link which can be found near the bottom of the log in page. When prompted, enter your GSA Health and Dental policy number, identification number (your Brock student number followed by 00), date of birth, email and password. Once you've registered, you'll receive an email from Medavie Blue Cross™ to activate your account.

Remember to click the *MEMBER tab* to update your local address and direct deposit information.

#### **9. How do I find a local Dental or Extended Health Care provider?**

Student VIP offers a wide variety of preferred providers near campus or home. To access the full network listing, please utilize our [Provider Search Tool](#).

A "preferred provider" is a health care provider that is part of the Student VIP network that usually offers a discount for services or direct billing to the insurance company so you do not have to pay the full cost out of pocket.

#### **10. What if I have other GSA Health & Dental Benefit Plan questions, who do I contact?**

Student VIP:

**Live Chat** with a Student VIP Rep: [Click here](#) for member support

**Phone:** 1-888-918-5056

**Email:** [info@studentvip.ca](mailto:info@studentvip.ca)

Medavie Blue Cross:

**Phone:** 1-833-867-3468

**Email:** [brockgsa@medavie.bluecross.ca](mailto:brockgsa@medavie.bluecross.ca)

GSA:

**Email:** [health@brockgsa.ca](mailto:health@brockgsa.ca)

**Phone:** 905-688-5550 ext. 4094