

Winter 2024 GSA Student VIP GRAD STUDENT BENEFITS PRESENTATION

Wednesday, January 24, 2024



WELCOME, TODAY WE WILL DISCUSS...

WHERE OUR GSA OFFICE IS LOCATED ON
CAMPUS

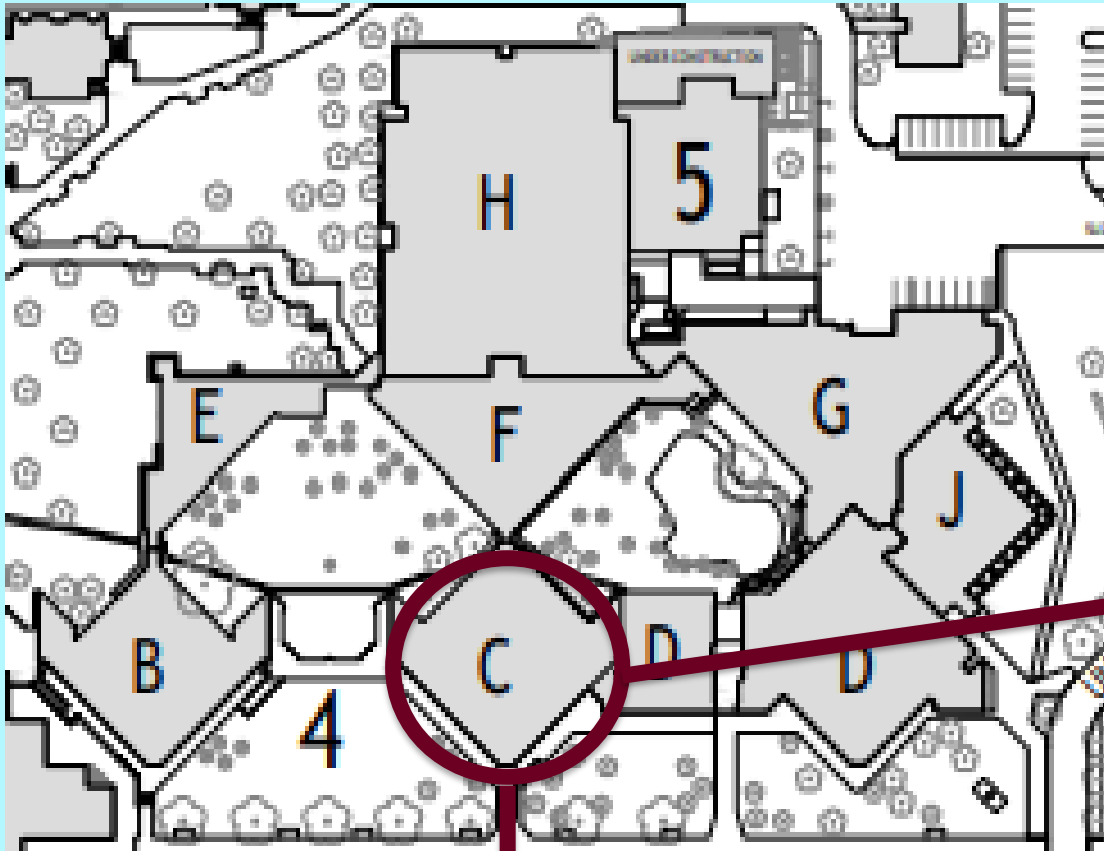
GSA HEALTH & DENTAL INFORMATION

WHAT IS THE GSA H&D PLAN
Winter OPT-IN DATES & PROCESS
Winter OPT-OUT DATES &
PROCESS
TOUR OF SVIP HOME PAGE
PRESCRIPTION & DENTAL
COVERAGE

EXT. HEALTH & VISION COVERAGE
MEDAVIE BLUE CROSS
FREQUENTLY ASKED QUESTIONS
GSA WEBSITE, LINKS &
INFORMATION
QUESTIONS FOR GSA / UHIP



Where We Are On Campus



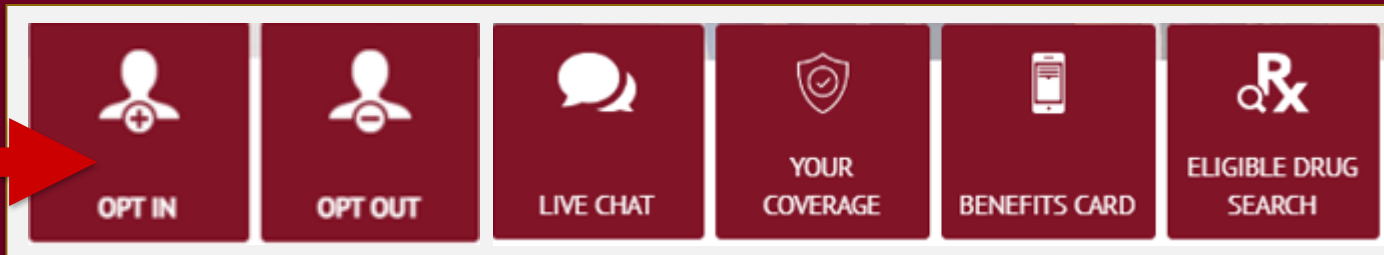
Mackenzie Chown Complex, C-Block, 302 (MC-C302)

To Opt-In Eligible Family Members

Spouse or Child(ren):

During the January 1 – 30th Opt-In Period

- Visit StudentVIP.ca/brockgsa
- Create a log-in
- Click on the **OPT-IN** Icon
 - **Family +1 Plan** = Additional \$555 when you Opt-In a Spouse/Partner or a Child
 - **Family +2 Plan** = Additional \$1,110 when you Opt-In 2 or more eligible dependents



Learn more about
your plan here:



studentvip.ca/brockgsa



studentVIP



TO OPT-OUT OF THE GSA HEALTH & DENTAL PLAN:

The FALL term enrolled students ONLY: Opt-out January 1 - 30, 2024

To opt-out during **WINTER TERM** newly enrolled graduate students **ONLY** are asked to email health@brockgsa.ca to provide valid proof of their alternate, comparable and continuous Canadian Health & Dental Benefits coverage with the following:

- Image of Benefits Card showing Student's name
- 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 31st, 2024.

NOTE: OHIP/UHIP is NOT considered an eligible alternate plan

For more information email: health@brockgsa.ca or visit: <https://brockgsa.ca/services-health-plan/>



Student VIP Website: studentvip.ca/brockgsa

The screenshot displays the Student VIP website interface. At the top right, the text "Group Policy #0091964000" is circled in red. Below this is a navigation bar with buttons for HOME, YOUR COVERAGE, VIP PERKS, MAKE A CLAIM, INTERNATIONAL STUDENTS, DASHBOARD, and SCHOOL ADMIN. On the left, a "STUDENT VIP" logo is positioned above a "BLUE CROSS PORTAL" button. The main banner features a group of four diverse students and the "studentVIP" logo with the tagline "Taking care of students health and wellness". Below the banner is a row of six service tiles: LIVE CHAT, YOUR COVERAGE, BENEFITS CARD, ELIGIBLE DRUG SEARCH, AM I COVERED? SEARCH TOOL, and GRADUATING? CLICK HERE. On the right side, there is a "PROVIDER SEARCH TOOL" with fields for Location, Current Location, Health Professional Type, and Area to search (set to 50 km). The footer contains three sections: "Medavie Blue Cross Portal" with a "CLICK HERE TO ACCESS MEDAVIE BLUE CROSS PORTAL" button and a hand cursor icon; "Direct2U Health Hub" with a "LEARN MORE" button and the Direct2U logo; and "FORMS & DOCUMENTS" with a "FIND A FORM" button, "FAQ" with a "FIND NOW" button, and "Support" with a "CONTACT US" button.

Prescription Drug Coverage



Drug Coverage – 50% - 90% Coverage

Overall Drug Maximum of \$2,500 per participant per benefit year. The termination age for Drug Coverage for the Brock GSA Health & Dental benefits is 80.



This includes the [DrugSmart Pharmacy](#) across from Campus

90% Coverage Generic Drugs
70% Coverage Brand Drugs
Dispensing Fee: 100% of any amount up to \$7

All Other Pharmacies

80% Coverage Generic Drugs
50% Coverage Brand Drugs
Dispensing Fee: 100% of any amount up to \$5

Mandatory Generic Product Select

- Brand name drugs will be covered up to the amounts listed above up to the cost of the lowest-priced generic equivalent.
- Only those drugs which legally require a prescription and are eligible under the benefits will be covered.

Drug Benefit also Includes:

- Contraceptives (incl oral, IUD's, IUS's) {One/5 benefit years}
- Diabetic Supplies (test strips & needles, glucometers may be covered under Extended Health)
- CNS Stimulants* (80% Coverage, \$500/benefit year)
- Hepatitis C Medications (\$1,500/lifetime)
- Biologic Agents (\$1,000/benefit year)
- Anti-Obesity Drugs, Erectile Dysfunction Drugs, Fertility Treatment, Smoking Cessation Medications with physician's prescription (\$500 combined/lifetime on a cost reimbursement basis)

Dental Coverage

Dental Coverage – 25% - 70% Coverage

The termination age for Dental coverage for the Brock GSA Health & Dental benefits is 80.

Pre-Determination: It is strongly recommended to obtain a pre-determination for extensive dental procedures to prevent unexpected costs. Have your dentist send a pre-determination along with your name and Student ID to Medavie Blue Cross™ at fax: 506-867-4651.

Students can check to see if the dental code on their pre-determination is eligible under the benefits. Login to the [Blue Cross Member Portal](#) to find out! Note that this does not say how much is eligible, just if the code itself is eligible under your benefits.

Annual combined maximum of \$800.00/year/insured *Reimbursement based on Current Dental Fee Guide. Note that specialist fees will be paid at General Practitioner rates.*

Examinations (70%)

Complete oral examination (once every 5 years) / Limited & Recall examination (once every 12 months)

Radiographs (70%)

Complete series Periapical or Panoramic (once every 5 years) / Bitewing (once every 12 months)

Preventative Services (70%)

Dental polishing (1, 15-minute unit every 12 months) / Scaling (2, 15-minute units every 12 months)

Minor Restorative (50%)

Fillings

Extractions (25%)

Includes wisdom tooth extractions

Anesthesia (50%)

When in conjunction with surgical services

Other Dental Coverage (50%)

Endodontic / Periodontics / Denture Services



Practitioner Coverage – 100% Coverage

The termination age for Extended Health Coverage for the Brock GSA Health & Dental benefits is 80.

Max \$40/visit up to \$520 combined per benefit year:

- Chiropractor
- Naturopath
- Speech Therapist
- Physiotherapist
- Registered Massage Therapist*

*Prescription required for first [RMT] claim each new policy year, if prescription is less than 12 months from date of issue, it can be used in subsequent policy years.

Max \$1000 combined per benefit year, no per visit max:

- Psychologist**
- Psychotherapist**
- Social Worker (MSW)**

**Clinical Counsellors and other mental health practitioners who do not meet the above criteria will not be considered eligible for coverage under the benefits.

**Psychotherapists must be in good standing with the college in their province, as well as registered as a provider with Medavie Blue Cross and be issued a provider number.

BEACON

Did you know you have access to Internet-based Cognitive Behavioural Therapy (ICBT) free of charge during COVID-19, funded by the Government of Ontario? Find out more by clicking [HERE!](#)

Other Medical Coverage- 100% Coverage

Coverage is to maximum indicated, unless otherwise stated:

- Orthotic Appliances or Orthopedic Shoes (1 pair every 3 years)***
- Medical Equipment & Supplies (Reasonable & Customary)****
- Ambulance to Nearest Treating Hospital (\$1,000/benefit year - Reasonable & Customary)

***Prescribed by a medical doctor, an orthopedic surgeon or podiatrist

****For a full listing of eligible expenses, please see the benefit booklet



Extended Health & Vision Coverage

Vision Coverage – 100% Coverage

The termination age for Vision Coverage for the Brock GSA Health & Dental benefits is 80.

- Eye Examinations - 1 standard exam every 24 months (reasonable & customary)
- Frames, Lenses & Contact Lenses - \$250 every 24 months

This coverage excludes expenses incurred for non-corrective sunglasses and safety glasses. Please make sure to include your prescription (no more than 2 years old) along with your receipt when submitting claims for reimbursement.

Frames, Lenses and Contact Lenses must be purchased from a Canadian provider to be considered eligible under the benefits.

Frames are only eligible if purchased in conjunction with prescription lenses.

Lasik or Laser Eye Surgery are **NOT** covered under the benefits.

Medavie Blue Cross Website: medaviebc.ca

MEDAVIE BLUE CROSS

Coverage Claims ▾ Find a Form Find a Health Professional Need Help? ▾

Home / Manage your account

My Account ^

Manage your Account

Member Card

Payment Information

Logout

Welcome, Boomer

ID: 00765432100 Policy: 0091964000

Account Information

Keep your address and contact information up to date to make sure you never miss important updates.

Personal Information >

People on your plan >

Member card >

Change your password >

Payment Information

Edit direct deposit >

We invite you to [download the Medavie Blue Cross App](#) where you can: Upload your receipts and update your address and direct deposit information for quick refunds into your bank



GSA HEALTH & DENTAL BENEFITS PLAN

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.

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.

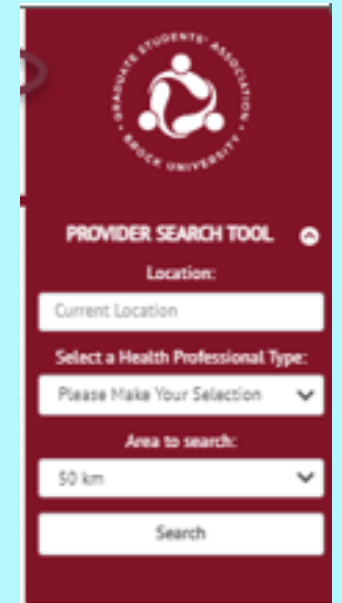


FREQUENTLY ASKED QUESTIONS...

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



The image shows a mobile application interface for the 'PROVIDER SEARCH TOOL'. At the top, there is a circular logo for the Graduate Students' Association at Brock University. Below the logo, the text 'PROVIDER SEARCH TOOL' is displayed with a refresh icon. The form includes a 'Location:' section with a text input field containing 'Current Location'. Below that is a 'Select a Health Professional Type:' section with a dropdown menu showing 'Please Make Your Selection'. The 'Area to search:' section has a dropdown menu set to '50 km'. At the bottom of the form is a 'Search' button.



FREQUENTLY ASKED QUESTIONS...

HAVE MORE QUESTIONS...
WE INVITE YOU TO CHECK OUT
THE NEW GSA WEBSITE

<https://brockgsa.ca/services-health-plan/>

OR...

<https://www.studentvip.ca/>

Health and Dental Plan FAQ

What is the Brock GSA Health & Dental Benefits Plan? ^
The Brock GSA Health & Dental Plan is a comprehensive health and wellness benefits plan offered through **Student VIP Medavie Blue Cross™** all for Brock University Graduate Students.

Why am I automatically enrolled the Brock GSA Health & Dental Benefits Plan? ^
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.

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

I have been assessed benefits on my tuition invoice. Do I still need to go through the opt-in process? v

Who is eligible to opt-in to the GSA Health & Dental Benefits Plan? v

Is UHIP an eligible alternate substitute for the Brock GSA Health & Dental Benefits Plan? v

Who do I contact if I have a question about the GSA Health and Dental Benefits Plan? v

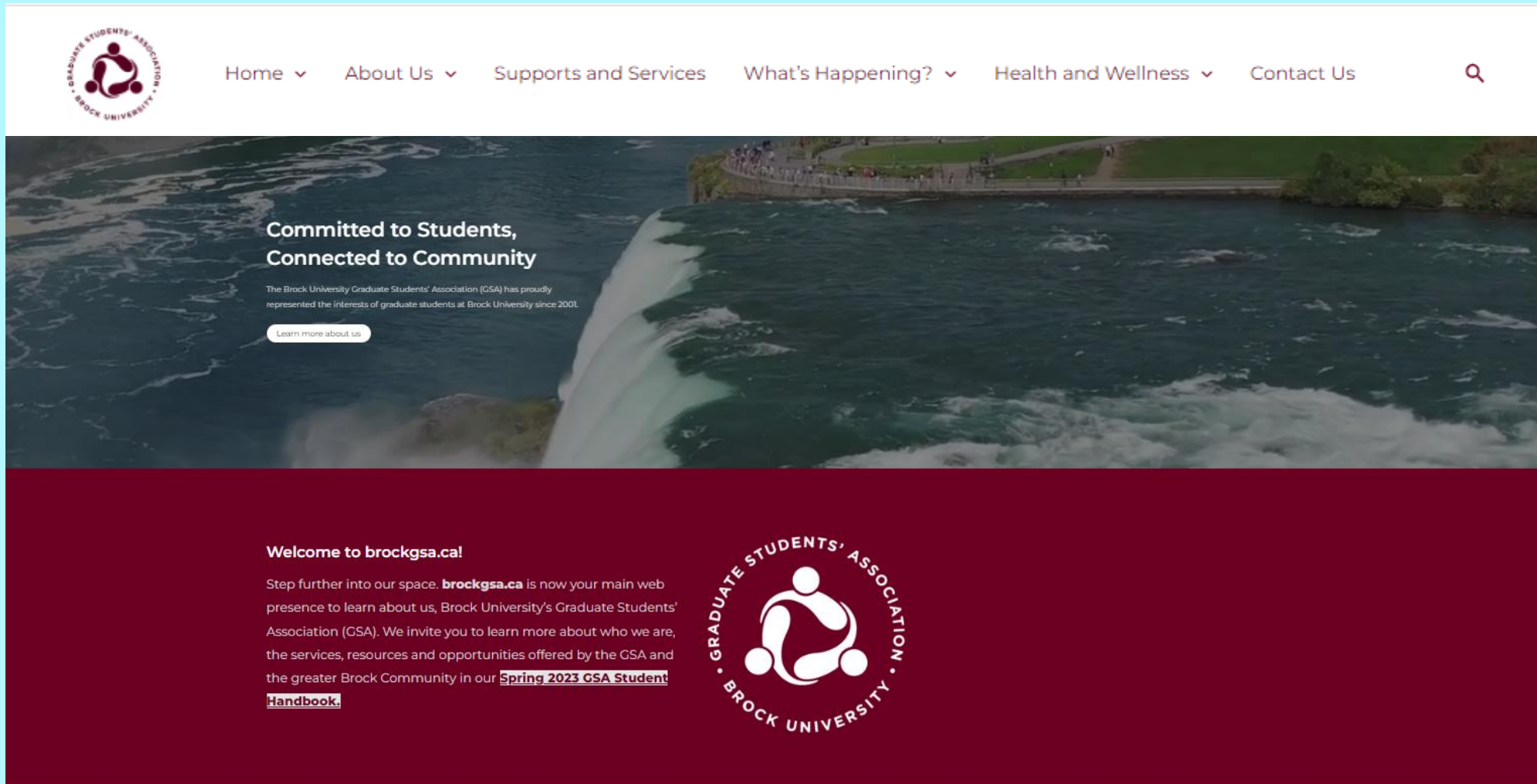
FAQ

Questions about your benefits? Find answers to common questions!

FIND NOW



We invite you to visit our **NEW** GSA Website: <https://brockgsa.ca/> to find out more about our: Leadership, Supports, Services, Events, Opportunities, Health & Wellness



GSA Office

Website: <https://brockgsa.ca/services-health-plan/>

General Inquiries - Email: office@brockgsa.ca

Health & Dental Inquiries – Email: health@brockgsa.ca

Phone: 905-688-5550 x4094

Student VIP

Website: <https://www.studentvip.ca/>

Email: info@studentvip.ca

Phone: 1-888-918-5056

ALSO: Live chat available

Medavie Blue Cross

Website: <https://www.medaviebc.ca/>

Email: brockgsa@medavie.bluecross.ca

Phone: 1-833-867-3468



UHIP PLAN VS GSA H&D PLAN

Is UHIP an eligible alternate substitute for the Brock GSA Health & Dental Benefits plan?

NO. UHIP (University Health Insurance Plan), which is administrated through the Brock International department, is the equivalent to OHIP (Ontario Health Insurance Plan), which covers Hospital visits, X-rays & Lab tests , Medical Doctor visits, etc. UHIP works in PARTNERSHIP with GSA Health & Dental Benefit plan to provide optimal insurance benefits while a graduate student at Brock University.



- Hospital Visits
- Doctor Visits
- Pregnancy
- X-rays & lab tests
- Surgery
- Other services

Present to Medical Clinics and Hospitals



- Prescription Drugs
- Dentist Visits
- Orthopedics
- Psychologist, Social Worker & Psychotherapist
- Physiotherapy, Chiropractor, Massage Therapy
- Eye Exams, Glasses & Contact Lenses

Present to Dental Offices and at the Pharmacy

Questions regarding UHIP email: UHIP@brocku.ca

QUESTIONS?