

Date: May 6, 2024

Attention: Research Employees

Re: Benefit Plans

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## Overview

Research employees and their eligible dependents may be eligible to enroll in the Extended Health and Dental. More information on Pacific Blue Cross and Medical Services Plan is contained in this document.

### **IMPORTANT NOTES:**

*Please note that NSERC, SSHRC and CIHR grant holders are not able to partially pay for benefits for Research Assistants.*

***BENEFIT COVERAGE IS NOT AUTOMATIC***—you must apply to enroll for **BOTH** Extended Health and Dental benefits. Read below for information on eligibility & enrollment steps for each plan. Please email questions and completed applications to [hradmin@sfu.ca](mailto:hradmin@sfu.ca).

## 1. Extended Health Plan (Pacific Blue Cross):

### • What is it?

This plan will pay 80%, less a yearly deductible, of many of the services not covered by BC Medical Services Plan (MSP) (subject to the terms and conditions of the carrier). These include, with limitations: prescription drugs; semi-private or private room charges; ambulance services; out-of-province emergency hospital and physician services; paramedical practitioners (i.e. physiotherapist, chiropractor, massage practitioner).

Grant holders will pay 50% of the monthly premium for eligible research employees upon their written application.

### • Eligibility:

- If your offer of employment states that you are eligible for Extended Health Benefit plan; and
- If you are enrolled in a basic provincial medical plan (i.e. BC MSP or other provincial plan) or private medical insurance/guard.me (proof of coverage is required), you are eligible to apply for the Extended Health Benefit plan.

### • Application Process:

1. Complete the Pacific Blue Cross (PBC) Application Form for Group Enrolment
2. Email your completed form to [hradmin@sfu.ca](mailto:hradmin@sfu.ca) :
  - Include your legal name and your SFU ID number in the Subject line.
  - Indicate in this email which benefit (Extended Health and/or Dental) you are applying for.

## 2. Dental (Pacific Blue Cross):

### • What is it?

This plan will pay 70% of basic preventative & restorative services, 50% of major restorative dental services, and 50% of orthodontics (for eligible children only), with frequency/financial limits. **Enrolment is not automatic; see the application process below.**

Grant Holders will pay 50% of the monthly premium for eligible research employees upon their written application.

### • Eligibility:

- If your offer of employment states that you are eligible for Dental plan coverage; and
- If you are enrolled in a basic provincial medical plan (i.e. BC MSP or other provincial plan) or guard.me (proof of coverage is required); and
- If you have been working for the same Grant Holder for one continuous year and will continue to work in that same position for at least another six months, you are eligible to apply for the Dental benefit plan.

### • Application Process:

1. Complete the PBC Application Form for Group Enrolment
2. Email your completed form to [hradmin@sfu.ca](mailto:hradmin@sfu.ca) :
  - Include your legal name and your SFU ID number in the Subject line.
  - Indicate in the email which benefit (Extended Health and/or Dental) you are applying for.

### 3. Medical Services Plan (MSP) of British Columbia

- What is it?

#### A) **BC Medical Services Plan**

MSP covers the cost of the following services (subject to the terms and conditions of the plan):

- general practitioner and specialist services where medically required;
- hospital care at ward level;
- qualifying hospital expenses such as those for laboratory examinations, operating rooms, and drugs administered while in hospital;
- surgical procedures medically required

For further details on these benefits and eligibility, please refer to the [Medical Services Plan of British Columbia website](#). While BC residents are no longer charged monthly MSP premiums, enrolment in MSP remains mandatory for all residents.

Refer to the following sections for next steps with MSP :

- **Situation A:** Previous Research Appointment
- **Situation B:** New Research Appointment

#### Situation A: Previous Research Appointment

- No action is required. You should be enrolled on a self-administered MSP account.

#### Situation B: New Research Appointment

- **New or current BC resident with a BC Service Card** : No action is required; you should be enrolled on a self-administered MSP account. Any changes to your account (i.e. address change, add/remove dependent) are made directly with Health Insurance BC.
- **New BC resident on work/study permit**: Application is made directly to Health Insurance BC and you will be enrolled on a self-administered MSP account. Any changes to your account (i.e. address change, add/remove dependent) are made directly with Health Insurance BC. Visit [BC MSP](#) for information on eligibility, enrolment and managing your MSP account.

#### B) **Guard.me & Private Medical Insurance**

If you are a new resident of Canada, there is a three-month waiting period before MSP coverage takes effect (the balance of the month of arrival in BC plus two full calendar months).

- If you are an international student:
  - SFU offers a 4-month mandatory medical insurance plan (guard.me) to international students. This plan provides coverage during the waiting period for MSP.
  - Coverage is automatic for international students. Dependent family members (i.e. spouse and/or dependent children) can be added by applying online.
  - For detailed information, please refer to [Student Medical](#) and [guard.me](#).
- If you are **not** an international student:
  - You should consider applying for medical insurance with a private insurance provider.
  - If you choose not to apply for private insurance you will be responsible for payment of all medical expenses during this waiting period.