

BROCK GSA HEALTH & DENTAL FAQ SHEET



1. What is the Brock GSA Health & Dental Benefits Plan?

- The Brock GSA Health & Dental plan is a comprehensive benefits plan offered through **Student VIP & Medavie Blue Cross™** for Brock University Graduate Students.

2. Why am I enrolled/automatically assessed the Brock GSA Health & Dental Benefits Plan?

- The GSA is mandated by Brock University to ensure that all Graduate Students have comparable & continuous Canadian Health & Dental Benefits.
- It is the responsibility of the GSA to follow through to ensure that Graduate Students have comparable & continuous Canadian Health & Dental Benefits in place from September 1st – August 31st each year, whether through the Student VIP Medavie Blue Cross™ plan or an alternate insurance provider.

3. Who is automatically assessed the Health & Dental Benefits Plan Fees?

- All Full-time Domestic, Full-time & Part-time International & Coop students who are registered & enrolled on/before September 30th are automatically assessed the fees.
- Currently, Part-time Domestic students and/or late enrolled (after Oct 1st) Graduate Students for Fall or Winter terms are not automatically assessed the fees. This is done through a manual process.

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

- The 2021 Fall Opt-in/Opt-out Plan period is September 1st – September 30th, 2021 (for Fall and Winter Term Students that were enrolled before October 1st and automatically assessed the Health & Dental fees.
- The 2022 Winter Opt-in/Opt-out period is December 30th, 2021 - January 31st, 2022 (January 1st plan start) (for late enrolled Winter Term students who were assessed the Health & Dental fees after October 1st)
 - Note: dates may vary slightly each term/year
 - Only students first entering graduate studies in the Winter term are eligible for Opt-in during the Winter period

5. How do I Opt-in to the Brock GSA Health & Dental Benefits Plan?

- During the announced Opt-in Period (based on eligibility criteria)
- Log in to: <https://www.studentvip.ca/BrockGSA>
- Select BrockGSA from the drop-down menu
- Create a login with Student VIP (if you have not done so previously)
- Click on the **OPT-IN Icon** and follow the prompts to enter your student information.

- Once your Opt-in request has been received and verified, you will receive a confirmation email.
 - *Keep this confirmation for your records.
 - When you Opt-in through the SVIP portal you will be asked to provide payment.
- Note: your Opt-in request might be declined because:
 - You are already enrolled in the GSA plan
 - You are an undergrad student (BUSU)
 - Your student information could not be verified
 - You selected the incorrect benefit plan type.

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

- During the Opt-out Period
- Log in to: <https://www.studentvip.ca/BrockGSA>
- Select BrockGSA from the drop-down menu
- Create a login with Student VIP (if you have not done so previously)
- Click on the **OPT-OUT Icon** and follow the prompts to enter your alternate Health & Dental benefit information and alternate insurance provider information such as:
 - Employer/Plan Sponsor/First Nations Band
 - Insurance Company/First Nations Band
 - Group Number/First Nations Registry Number
 - ID or Certificate Number/First Nations Registry Number
- If you are not able to submit/provide the above information your request will be declined.
- Note: your Opt-out request might be declined because:
 - You did not provide the correct/accurate information
 - You have missing/incomplete information
 - You are an undergrad student (BUSU)
 - Your student information could not be verified
 - Your request was submitted after the Opt-out period closed.
 - Your supporting information/documentation was received after the Opt-out period closed.
- Should we have questions about the alternate coverage submitted, you may receive a request to provide:
 - Image of benefits card noting YOUR NAME as a recipient of the benefits plan
 - Detailed information/documentation that your alternate plan is equal to or better than one offer by the GSA through Student VIP/Medavie Blue Cross™.
- Once your Opt-in request has been received and verified, you will receive a confirmation email.
- *Keep this confirmation for your records.

7. I have been assessed benefits on my tuition invoice, do I need to go through the Opt-in process again?

- No, if you have been assessed on your tuition invoice for Single Health and Dental Benefits, you do not need to Opt-in.
- You should, log in to the [Medavie Blue Cross™](#) site to ensure that your **LOCAL Address and Direct Deposit information is correct** so that you can receive claim reimbursements directly to your bank account, along with correspondence promptly regarding your Health & Dental Claims.
 - If you have questions regarding your GSA related fees, you can email the registrar's office at Central@brocku.ca or the GSA at gsoffice@brocku.ca

8. Who is eligible to OPT-IN to the Brock GSA Health & Dental Benefits Plan?

- Any Brock University Graduate Student who was not assessed the Health and Dental fees on their tuition invoice may request to Opt-in.
 - i.e. Domestic Part-time Graduate students.
- Any Eligible Dependents of the Brock Graduate Student, who is also enrolled in the plan.
 - i.e. Spouse, Common-law partner, children of enrolled graduate student

9. How do I add my dependents to the Brock GSA Health & Dental Benefits Plan?

- During the Fall Opt-in Period **all** eligible Graduate Students may enroll eligible dependents.
- During the Winter Opt-in Period only **newly enrolled** Graduates Students may enroll eligible dependents.
- Log in to: <https://www.studentvip.ca/BrockGSA>
- Select BrockGSA from the drop-down menu
- Create a login with Student VIP (if you have not done so previously)
- Click on the **OPT-IN Icon** and follow the prompts to enter your student information and family dependent information.
- Once your Dependent Opt-in request has been received and verified, you will receive a confirmation email.

*Keep this confirmation for your records.

- When you Opt-in through the SVIP portal you will be asked to provide payment.
- Note: your Opt-in request might be declined because:
 - You are an undergrad student
 - You selected the incorrect Family plan option
 - Your student information could not be verified

10. What are the costs of the 2021/22 Brock GSA Health & Dental Benefits Plans?

- For the **2021/22 plan year** (Sep 1, 2021 – Aug 31, 2022), each eligible individual Graduate student will be charged: **\$523.69 for Single H&D coverage** either on their tuition invoice or by the Opt-in process.
- Each eligible individual Graduate student will be charged: an additional **\$523.69 (or \$1047.73) for Family H&D Dental with 1 dependent during the Opt-in process.**
- Each eligible individual Graduate Student will be charged an additional **\$1047.73 (or \$1571.42) for Family H&D Dental with 2 or more dependents during the Opt-in process.**

11. Do I have to login at the start of each benefits plan year (September 1) to access/activate my Brock GSA Health & Dental Benefits Plan?

- Yes, although you have paid for your benefits through your tuition invoice, once the new academic year begins (Fall or Winter enrollment), you will need to Log in to the [Student VIP Website](#) and either create or reactivate your account so that your benefits can be activated.

12. What is my Brock GSA Health & Dental Policy Number?

- The Brock GSA Health & Dental Group Policy number is **#0091964000**

13. How long is the Brock GSA Health & Dental Benefits year?

- Fall Term Enrolled Graduate Students are eligible for benefits from: September 1st to August 31st inclusive.
- Winter Term Enrolled Graduate are eligible for Health & Dental benefits from: January 1st to August 31st inclusive.

14. Can I Opt-in to the Brock GSA Health & Dental Benefits Plan during other times of the academic year?

- The opportunity for enrolled/register students to Opt-in to the Brock GSA Health & Dental Benefits Plan is during the periods noted in question #4.
 - Note: **ONLY** Students who enroll late to the University (after Opt-in date closes), are enrolled through a manual process.

15. Can I Opt-out of the Brock GSA Health & Dental Benefits Plan during other times of the academic year?

- No, the **ONLY** opportunity to Opt-out of the Brock GSA Health & Dental Benefits Plan is during the Opt-out periods noted in question #4, with Valid proof of a comparable and continuous Canadian Benefits plan.

16. I am a Spring Term Start Grad Student, are there benefits available?

- Currently, Spring Term Start Grad Students are ineligible.
- The Brock GSA Health & Dental Benefits Plans begin in the Fall & Winter terms only (based on eligibility criteria discussed above).

17. Who do I contact if I have a Brock GSA Health & Dental Benefits Plan question?

- There are several ways to access Health & Dental information and assistance:
 - Email GSA Benefits Administrator: gsaoffice@brocku.ca
 - Phone GSA Office: 905-688-5550 ext#4094
 - **Live Chat** with a Student VIP Rep: [Click here](#) for member support
 - Student VIP Dedicated Toll-Free Phone Number: 1-833-867-3468

18. If I want to know if a specific prescription is covered, what do I do?

- Log in to Student VIP and enter the information in the [Eligible Drug Search](#) tool to find out.

19. How do I print off a Brock GSA Health & Dental Benefits Plan Card?

- Access your Brock GSA Health & Dental Benefits card: [Click here](#) for the Medavie Blue Cross™ Portal.

20. Where can I find a detailed explanation of what is covered under my Brock GSA Health & Dental Benefits Plan?

- You can find an outline of all of your coverage in the [Benefits Brochure](#), or see an outline of coverage broken down by Drug, Extended Health, Vision, and Dental coverage by [clicking here](#).

21. How do I find a local Dental or Health Care provider?

- Student VIP offers a wide variety of preferred providers. You can use a VIP Preferred Practitioner to save up to 20% on eligible services near your 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.
- Enter an address, select the type of practitioner, and the area you would like to search. The results will display, with any discount providers highlighted at the top of the search results. To set up an appointment, simply give them a call.

22. I am a graduate and would like to extend my Brock GSA Health & Dental Benefits Plan?

- If you are a recent Graduate and your Health & Dental coverage expired August 2021, or will expire this coming August 2022, you may have found provincial government health benefits do not fully cover the cost of many health care services, leaving you vulnerable. **Grad Perks** offers supplemental health and dental benefits that can help to fill those gaps and provide you with the protection you need. [Click here](#) for more information.

23. Does Brock GSA Health & Dental Benefits Plan have travel benefits?

- No, we currently do not offer travel benefits to Graduate Students.

24. I am an Undergrad Student during the Fall term and beginning as a Graduate Student in January how does that work for benefits?

- If you are an undergrad for Fall only before entering graduate studies in the Winter term, and was assessed the BUSU Health & Dental Benefits Plan fees for the Undergrad plan during your Fall registration, you are eligible to Opt-out of the GSA plan in January.

25. Where can I access forms and documents?

- Click [FORMS & DOCUMENTS](#) for further information on the Student VIP website regarding:
 - Claim Forms
 - Info Brochures
 - Other Plan Forms

26. How do I submit a claim?

- The easiest and fastest way to make a claim is via the Medavie Blue Cross™ Portal or the Medavie Blue Cross™ Mobile App. For instructions on how to make a claim, [click here](#).

27. How long do I have to submit a claim?

- All claims must be submitted to Medavie Blue Cross™ no later than 12 months from the date the expense was incurred. In the event of termination of coverage (end of benefits plan year), claims incurred prior to the termination date must be submitted to Medavie Blue Cross™ within 90 days of the termination date.

28. How do I access the Medavie Blue Cross™ Portal? Is there an app?

- [Click here](#) to access the Medavie Blue Cross™ Portal.
- Click on the "Register now" link which can be found near the bottom of the log in page. When prompted, choose the card on the lower right, it should look similar to the card you have. Enter your Policy Number, Identification Number (your Brock Student Number preceded 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. For more detailed instructions, please [click here](#).
- Medavie Blue Cross™ [Mobile App](#).

29. How do I update my local address and direct deposit information?

- [Click here](#) to access the Medavie Blue Cross™ Portal.
- Click the MEMBER tab to update your Profile and Direct Deposit Information.

30. How do I check to see if a Prescription is covered?

- Log in to the Student VIP website and Search the [RX Eligible Drug Search](#) Icon and type the Drug Name or DIN in the search bar.

31. How does Co-ordination of Benefits work? I am also covered under another person's benefits plan.

- Students with coverage under another eligible benefits plan can coordinate their benefits for increased coverage. To do this, submit your claim first to Student VIP. Once you get your Explanation of Benefits (EOB) and your claim reimbursement, submit the EOB along with your receipts and claim form to your other benefits provider for further reimbursement.
- If your additional coverage is through an employer, you must submit to the provider you've have had the longest first, then submit to the secondary benefits plan.

32. What happens if I move within Canada? Am I still covered?

- Yes, your Health & Dental Benefits Plan can be used anywhere in Canada, you only need to ensure to update your address.

33. If I leave school before completing the year, am I still covered until August 31st?

- Yes, regardless of your student status, once you are enrolled in the benefits plan you will not be removed because your academic term/status had ended.

34. What if I have other Health & Dental questions, where do I go?

- You may always reach out to your GSA Benefits Administrator via email: gsaoffice@brocku.ca or phone GSA Office: 905-688-5550 ext#4094
- You can also **Live Chat** with a Student VIP Rep: [Click here](#) for member support or Student VIP Dedicated Toll-Free Phone Number: 1-833-867-3468