

# Graduate Benefit Plan FAQ

## SERVICE

### Changes to the Benefit Plan

The GSS and studentcare.net/works have been working together to improve the Graduate Benefit Plan. Effective immediately, you can take advantage of the following services:

**Member Services Centre:** 1 866 369-8795  
Monday - Friday from 8:30 am - 4:30 pm

**Email Support:** service@studentcare.net

## POLICY YEAR

### What becomes of the anniversary dates?

New Spring semester students will be covered for the remainder of this policy year, from Jan. 1 – Aug. 31, 2010. This means that you will no longer have to document your enrolment anniversary date, as the policy year will be the same for everyone: from Sept. 1 - Aug. 31 of the following year, i.e. September 1, 2010 to August 31, 2011.

## GENERAL COVERAGE INFORMATION

### When, how, and to who will the fees be assessed?

Any student enrolled in a graduate program at SFU in September or January will be automatically enrolled in the Plan, including off-campus, part-time, and international students. Regardless of when a student is enrolled in the Plan, the policy year will always end on Aug. 31. Graduate students on approved leave or beginning their academic year in May are not automatically covered, but have the option to enroll by downloading and completing an Enrolment Form, available from the Download Centre at [www.ihaveaplan.ca](http://www.ihaveaplan.ca).

## CHANGING YOUR COVERAGE

The **Change-of-Coverage Period** is the period at the beginning of the semester when you can either opt out or enrol yourself and your spouse/dependants in the Graduate Benefit Plan.

**Important Changes for 2010!** You will be able to make certain one-time changes to your coverage during the January Change-of-Coverage Period, such as:

- Extend coverage you previously purchased for your dependants
- Rescind a previous opt out and re-enrol in the Plan
- Extend your coverage, even if you are on leave or graduating mid-year
- Opt out for the remainder of the year, even if you missed the September Change-of-Coverage Period.

**Note: the January Change-of-Coverage Period is from Jan. 1 - 31, 2010.**

## ENROLLING YOURSELF AND YOUR FAMILY

**Note: January enrolments are valid for 8 months of coverage, from Jan. 1 - Aug. 31, 2010, not per semester, as in previous years.**

### **Coverage for yourself**

Graduate students on approved leave are not automatically covered by the Graduate Benefit Plan, but they may self-enrol during the January Change-of-Coverage Period. New students beginning their studies in the Summer semester are not automatically covered, but can also self-enrol during the Summer Change-of-Coverage Period.

As one-time exceptions, there are also several other categories of students who can self-enrol during the January Change-Coverage Period. For details, refer to the section "How to Enrol".

### **Coverage for your spouse/dependants**

You can enrol your spouse and/or dependants each year by paying an additional fee, over and above your fee as a member of your student society. Common law and same-sex couples are eligible. Enrolments can only be processed within the Change-of-Coverage Period. Coverage is for the remainder of the policy year from Jan. 1 - Aug. 31, 2010.

As of January 2010, your dependants will be eligible for the same coverage that you have (i.e. Health only, Dental only, Health and Dental). You must be covered by the Graduate Benefit Plan in order for your dependants to be eligible for coverage. All dependent enrolment dates will match your own and the policy year will also end on Aug. 31, 2010 for everyone.

## **How to Enrol**

There are two ways to enrol yourself and your spouse/dependants:

- by completing the online enrolment process OR
- by downloading and completing a paper Enrolment Form

**Note: different types of students are required to take different steps to enrol themselves and their spouse/dependants. See below for more information on how to enrol.**

### **Online Enrolment Process**

Only certain categories of students may use the online enrolment process.

#### *Self-Enrolments*

- Students who opted out of the Plan in Fall 2009 and who now wish to rescind their opt out and re-enrol themselves in the Plan can do so during the Spring Change-of-Coverage Period for coverage from Jan. 1 - Aug. 31, 2010. They must select 'Opt Out Now' from the menu on the left under 'Opt Outs' and go through the opt-out process to change their coverage status.

### *Couple & Family Enrolments*

- New Spring 2010 students who are automatically assessed and who would like to enrol their spouse/dependants (this excludes students on leave and those graduating mid-year). To access the online system, visit **www.ihaveaplan.ca** and select "Couple & Family Enrolments" under the "Coverage" menu on the right. Then select "Enrol Your Family Now" under the "Couple and Family Enrolments" menu on the left-hand side to complete the online family enrolment process during the Change-of-Coverage Period.
- Returning students who were covered in the Fall 2009 semester, and who did not enrol a spouse/dependants at the time, may enrol their family during the January Change-of-Coverage Period – provided they do not opt out of the Plan – by selecting 'Enrol Your Family Now' from the menu on the left under 'Couple & Family Enrolments' and completing the online family enrolment process during the Change-of-Coverage Period.
- Returning students who opted out in the Fall 2009 semester, and who wish to enrol their spouse/dependants now must first re-enrol themselves during the January Change-of-Coverage Period. They must undo their opt out by selecting 'Opt Out Now' from the menu on the left under 'Opt Outs' and go through the opt-out process to change their coverage status. Only then can they enrol their family by selecting 'Enrol Your Family Now' from the menu on the left under 'Couple & Family Enrolments' and completing the online enrolment process during the Change-of-Coverage Period.

### **Paper Enrolment Form**

The following students will not be recognized by the online system and must therefore enrol by filling out an Enrolment Form during the January Change-of-Coverage Period.

### *Self-Enrolments*

- Students who were registered in the Fall 2009 semester and who are not returning students in January wishing to extend their coverage to Aug. 31, 2010.
- Students who enrolled dependants previously and who must now enrol themselves in the Plan in order to extend their dependants' coverage to Aug. 31, 2010.
- Graduate students on approved leave

### *Couple & Family Enrolments*

**Note: students who self-enrol can also choose to enrol their spouse and/or dependants. They must complete further fields on their paper Enrolment Form and pay the applicable fees during the appropriate Change-of-Coverage Period.**

- If you enrolled a spouse or dependants prior to September 2009, please contact [studentcare.net/works](http://studentcare.net/works) to verify your spouse/dependants' coverage, as we transition to improved administrative services. Please note that during the January Change-of-Coverage Period only, you will be able to extend your spouse and/or dependants' coverage to Aug. 31, 2010 if you remain enrolled in the Plan or if you enrol yourself in the Plan. You must download and complete an Enrolment Form and pay the applicable fee.
- If you were an eligible student in Fall 2009 and are not returning in January, but are enrolling yourself for coverage to Aug. 31, 2010, you can also enrol your spouse/dependants by downloading and completing an Enrolment Form and paying the applicable fee.

The following students will not be recognized by the online system and must therefore enrol by filling out an Enrolment Form during the Summer Change-of-Coverage Period:

- New students beginning their studies in the Summer semester who wish to enrol themselves and their spouse/dependants for coverage from May 1 - Aug. 31, 2010.

The Enrolment Form is available online at [www.ihaveaplan.ca](http://www.ihaveaplan.ca) under the "Download Centre" menu on the right-hand side of the screen. Please fill out the form and mail it to the address indicated on the form. Enrolment cheques should be made out to "studentcare.net/works".

## **OPT OUTS**

You can opt out and receive a credit to your student account for the amount of the Plan. Please note that, students who choose to opt out cannot extend coverage to their spouse and/or dependants.

### **New 2010 Spring semester students and graduate students who HAVE NOT previously opted out**

If you have equivalent health and/or dental coverage, typically a group benefits plan provided through your employer, or your parents' or spouse's employer, you may opt out online at [www.ihaveaplan.ca](http://www.ihaveaplan.ca) during the Change-of-Coverage Period from January 1 – 31, 2010.

Students covered by the Plan in the 2009 Fall semester have a one-time option to opt out of the Plan for the 2010 Spring and Summer semesters (Jan. 1 – Aug. 31, 2010). Please note that opt outs will not be retroactive.

**Note: remember that if you intend to enrol your spouse/dependants, you must remain covered by the Plan.**

### **Students who HAVE previously opted out**

All opt outs from previous years were considered permanent and will be carried over as such by default, unless you decide to rescind your permanent opt out within the January Change-of-Coverage Period.

For students who have a spouse or dependants covered by the Plan, but are not covered themselves, please note that there has been a change in the policy and that you must now self-enrol in the Graduate Benefit Plan in order for your spouse/dependants to remain covered. Students who have a spouse and/or dependants covered by the Plan, and who do not re-enrol themselves, will receive a pro-rated reimbursement for the period between January 2010 and the anniversary date of the purchase. For more information on re-enrolling in the Plan, or covering your spouse/dependants, please refer to the Enrolment section.

As a one-time exception, students who opted out in Fall 2009 can rescind their opt out during the January Change-of-Coverage Period for coverage from Jan. 1 – Aug. 31, 2010. Please refer to “Self-enrolments” in the Enrolment section for details.

### How to Opt Out

To opt out, visit [www.ihaveaplan.ca](http://www.ihaveaplan.ca) during the Change-of-Coverage Period. You will need to provide proof of your other group benefits, such as a copy of your benefits card or a letter from the employer. Visit [www.ihaveaplan.ca](http://www.ihaveaplan.ca) for complete details on exactly what you'll need to opt out. The British Columbia Medical Services Plan (MSP) and Fair PharmaCare don't provide coverage equivalent to the Graduate Benefit Plan. Students can't opt out if they're only covered by MSP or Fair PharmaCare. Opt outs can only be processed within the Change-of-Coverage Period.

**Note: all opt outs are valid for the remainder of the policy year, from Jan. 1 - Aug. 31, 2010.**

If you return as an eligible student in September 2010, you'll be automatically re-enrolled in the Graduate Benefit Plan. Should you wish to opt out again next year, you must renew the opt out directly online, but you won't have to re-submit your proof of other coverage.

### STUDENTS ON LEAVE OR GRADUATING MID-YEAR

You will be able to extend your coverage, even if you are on leave or graduating mid-year. You will not be required to provide proof of leave or of registration status with SFU unless you were not an eligible student in Fall 2009.

If you are graduating in the Fall or Spring semester, you have two options:

- you can keep your Graduate Benefit Plan until August 31, as you will have already paid for coverage, OR
- you may contact [studentcare.net/works](http://studentcare.net/works) during the month of May and ask to be refunded for the Summer semester (May 1 – Aug. 31, 2010).

The choice is yours! The Plan could provide coverage during your search for employment, or during the probationary period if an employer's benefit plan cannot cover you.

This option is only available for graduating students or students discontinuing their studies at SFU. There will be a limited window of opportunity to request this refund. Please contact the Member Services Centre at 1 866 369-8795 for more details.