



Trent Central Student Association

Health and Dental Benefits Plan Student Guide

***THIS BOOKLET CONTAINS IMPORTANT INFORMATION THAT ALL
TRENT UNIVERSITY STUDENTS NEED TO KNOW***

There is perhaps no extenuating circumstance that can be more damaging to a student's academic career than their health. A sports injury, a nasty winter cold, or a set of wisdom teeth that just cannot wait, may all have a negative impact on a student's academic career. Missed classes and waiting rooms cannot be avoided, but financial impacts can be minimized. It is for this reason that the Trent Central Student Association (TCSA) offers an Extended Health and Dental Benefits Plan to all TCSA members. The TCSA Benefits Plan assists students with the cost of medications, dental procedures, eye examinations and paramedical services including physiotherapy, massage therapy and psychology/social work counselling. This guide is designed to help TCSA members understand how the plan is administered and how to utilize the benefits. Be sure to also check out www.trentcsa.ca.

WHO IS ELIGIBLE?

Eligibility is determined by the number of credits you are registered in at the end of September; **F/T equals full-time** and means you are registered in 3.5 or more credits and **P/T equals part-time** and means you are registered in 3.0 credits or less. If eligible, you will automatically be charged for, and enrolled into, the TCSA Benefits Plan. Students with comparable, existing coverage can request to waive these benefits and have the fee refunded - please see the section titled "How do I waive my benefits?" Students may also coordinate the TCSA Benefits Plan with their existing coverage to maximize insurance benefits, please visit our website at Green Shield Canada through tinyurl.com/tcsabenefits.

ELIGIBLE: (PLEASE SEE "SPECIFIC STUDENT STATUS INFORMATION" IF YOU ARE: AN INTERNATIONAL STUDENT, AN EXCHANGE STUDENT, A STUDENT WITH DISABILITIES, OR A YEAR ABROAD STUDENT)

- CONSECUTIVE EDUCATION **F/T and P/T** (*September start only*)
- UNDERGRADUATE **F/T** (*Domestic and International – September start only*)
- GRADUATE STUDIES **F/T** (*Sept. or January start*)

NOT ELIGIBLE:

- UNDERGRADUATE **P/T**
- UNDERGRADUATE JANUARY START **F/T OR P/T**
- OSHAWA CAMPUS STUDENTS (*50% or more of course load taken in Oshawa*)
- GRADUATE STUDIES **P/T**
- ESL **F/T** or **P/T**

WHY IS THE PLAN MANDATORY?

1. Having a mandatory plan ensures all TCSA members have medical and dental coverage, either through the TCSA or elsewhere, resulting in protection for all members against unexpected costs due to illness or injury.
2. An optional plan would result in the cost being prohibitive for students. A comparable "opt-in" plan would cost more than six times as much per student per year. The increased cost of this type of plan is the result of the reality that only those students who anticipated using the plan would "opt-in".
3. A mandatory plan spreads out the risk for the insurance company amongst more people, thus keeping the cost of the plan lower. While everyone on the plan is entitled to the same benefits, not everyone will make claims each year, thus providing protection for students while keeping costs low at the same time.

STATEMENT OF PRIVACY PROTECTION

The TCSA Benefits Office uses the student number, name, gender and date of birth of our members for the purposes of enrolling students in the Health and Dental Benefits Plans. The TCSA Benefits Office forwards this identifying information on a confidential basis to Morneau Sobeco and Green Shield Canada who will use it to confirm membership and process claims. In the event that the student has alternative coverage and waives coverage under the plan(s), the information will be used to withdraw the student from the TCSA Benefits Plan(s) and to issue a refund cheque. Students are encouraged to contact the TCSA Benefits Office with any questions or concerns.

HOW MUCH DO THE BENEFITS COST?

Eligible students pay \$262 as an annual levy fee for TCSA Health and Dental Benefits Plan (\$150 for health and \$112 for dental).

WHAT INSURANCE COMPANY IS PROVIDING THE COVERAGE?

The TCSA provides coverage through the National Student Health Network, working with Morneau Sobeco. Insurance is provided by Green Shield Canada and they can be reached at 1-888-711-1119. You can access Green Shield's website at www.greenshield.ca and TCSA's Green Shield site through tinyurl.com/tcsabenefits.

ARE THERE IMPORTANT DEADLINES I SHOULD KNOW ABOUT?

Yes! Each benefit year has an opt-out/opt-in period that runs approximately from the first week of September until the last Friday in September. Students can waive benefits, opt-in to the plan or add dependents. The deadline is advertised each benefit year, so please watch for Trent emails or check for updates on our website (www.trentcsa.ca)! This is an important deadline that **cannot be extended**.

HOW DO I WAIVE MY BENEFITS IF I HAVE ALTERNATIVE COVERAGE?

TCSA members are given one opportunity, each September, to opt-out of the Health and/or Dental Plans if they have existing comparable coverage. Students can choose to opt out of Health or Dental Benefits or both; depending on their existing coverage and insurance needs. Students may opt-out on-line or in person.

Students wishing to opt-out in person must complete a waiver form through the TCSA Benefits Office by the advertised deadline. Proof of comparable coverage (letter or benefit card from your carrier that includes the student's name) must be submitted along with your signed waiver form. Students wishing to opt out on-line can do so by visiting our carrier's website (www.studenthealth.ca) and completing the online waiver form. This website is active only during the opt-out period.

The opt-out deadline is advertised every year via Trent e-mail and the student handbook. The opt-out deadline is approximately the last Friday of September. **It is the responsibility of the student to complete the opt-out process either by waiver form or on-line by the advertised deadline.** Approval of waiver forms will result in the plan fee being refunded. Students will receive a refund cheque which they can pick-up from the TCSA Benefits Office mid-December. Students have 6 months to deposit refund cheques before they become stale dated. The TCSA will reprint stale dated cheques less a \$2.00 administration fee.

Once a student has opted-out of the plan(s) their opt-out status will be valid for the remainder of their time at Trent University provided they remain eligible TCSA members and there is not an interruption in their studies nor a change in student status (e.g. falling below 3.5 credits per year).

CAN I OPT-IN IF I HAVE LOST MY ALTERNATIVE COVERAGE?

Students that have waived their benefits can opt back into the plan if they lose their alternative coverage. Students must opt into the plan within 30 days of losing alternative coverage or during the opt-out/opt-in period, which runs the month of September each year.

CAN I ADD MY FAMILY TO THE PLAN?

Each year, students are given an opportunity to purchase coverage for spouses and/or dependents (children) by completing an application form at the TCSA Benefits Office and paying the family coverage fee.

A dependent spouse includes heterosexual and same-sex, married and common-law partners with whom the student has been living in a conjugal relationship for a period of twelve months. Dependent children are eligible for coverage up to the end of the benefit year in which they turn age twenty-one, or twenty-five if enrolled full-time at an accredited college, university or educational institution.

The deadline for adding family benefits to your plan is the same as the opt-out deadline, or within thirty days of losing alternative coverage or adding a family member (i.e. getting married or having a child).

WHEN DOES THE COVERAGE BEGIN AND HOW LONG DOES IT LAST?

For eligible students starting in the fall semester, coverage begins September 1st and ends August 31st of the following year. Students are however affected by a blackout period that prevents them from utilizing the Benefits Plan until approximately mid-October. Although the plan cannot be utilized until the blackout period is over, students are considered covered from September 1st on, and therefore receipts can be saved and submitted once the blackout period is over. Students can be activated on the plan earlier by completing an Early Activation Request form (available from the TCSA Benefits Office) if they experience a medical and/or financial emergency. For eligible students starting in the winter semester, coverage begins January 1st and ends August 31st of that same year.

WHAT IS COVERED UNDER THE PLAN?

The TCSA Benefits Plan covers medical, paramedical, dental, and some vision care expenses. The benefit coverage guide can be downloaded from www.trentcsa.ca or picked up from our office. You can also visit tinyurl.com/tcsabenefits to access the Green Shield TCSA site (through www.greenshield.ca). If you have specific questions about coverage or would like to get quotes in advance of purchasing services or medication, please contact the Green Shield customer service line at 1-888-711-1119.

HOW DO I ACCESS MY BENEFITS?

The TCSA Benefits Office supplies you with a benefits card on which you will write your name and student number. The card can be picked-up from the Benefits Office or downloaded at www.trentcsa.ca. When you present your benefits card to a pharmacy, dentist office or any provider that can submit electronically to Green Shield, claims will be processed in real time, allowing members to pay only the balance of what Green Shield will not cover. For claims that cannot be electronically processed at the point of sale, claim forms and original receipts will need to be submitted by mail. Claim forms and information on how to complete them can be found at the Benefits Office or at tinyurl.com/tcsabenefits.

HOW LONG DOES IT TAKE FOR A CLAIM TO BE REFUNDED?

Green Shield aims to have claims processed approximately ten business days after receiving your claim in the mail. Please keep in mind that claims are mailed to Windsor, Ontario and therefore travel time through Canada Post needs to be taken into consideration.

HOW LONG DO I HAVE TO SUBMIT A CLAIM?

You have 12 months following the date of service to submit a claim.

SPECIFIC STUDENT STATUS INFORMATION:

INTERNATIONAL STUDENTS: The TCSA Benefits Plan is separate from UHIP (University Health Insurance Plan). UHIP, which is similar to OHIP (Ontario Health Insurance Plan), is not considered alternative health care coverage and therefore it cannot be used to opt-out of the TCSA Benefits Plan. Information about UHIP can be found at www.uhip.ca and questions can be emailed to tip@trentu.ca.

STUDENTS WITH DISABILITIES: Students who are taking a reduced course load to accommodate their disability, are equivalent to full-time but are billed as part-time and therefore are not automatically billed for, nor registered into, the TCSA Benefits Plan. If you are considered full-time as a disability accommodation, you have the option of opting-in to the TCSA Benefits Plan. To do so you must complete an opt-in form during the opt-in/opt-out period in September, or within 30 days of losing alternative coverage.

EXCHANGE STUDENTS: If you go on exchange abroad you will pay into the TCSA Benefits Plan through your fees paid to Trent, however those fees will be used to enrol your exchange partner in the TCSA Benefits Plan. This means that you will not be enrolled in the plan, nor can you opt-out of the plan. In addition, if you had opt-out status in the years prior to going on exchange, that status will no longer be valid and you must opt-out of the plan again when you return to Trent (during the opt-out period) if you wish to waive your benefits.

YEAR ABROAD STUDENTS: If you are studying abroad you will not be charged the TCSA Benefits Plan fees by Trent. You will not be enrolled in the plan and therefore cannot opt-out of the plan. In addition, if you had opt-out status in the years prior to going abroad, that status will no longer be valid and you **must opt-out of the plan again when you return to Trent** (during the opt-out period) if you wish to waive your benefits.

WHO CAN I CONTACT IF I HAVE ANY QUESTIONS?

If you have any questions or concerns about the TCSA Benefits Plan you may contact:

Tracy Milne, Operations Manager and Benefits Administrator

Sammy Feilchenfeld, Interim Operations Manager

Champlain College, Room S109

Phone: 705-748-1107

Fax: 705-748-1108

Email: benefits@trentcsa.ca

www.trentcsa.ca

Alternatively you may contact Michelle Steele, Ontario Coordinator at the National Student Health Network at 1-877-241-8881 or by email at ontario@studentsbenefit.ca.