

Graduate Students Health Insurance

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GSA VP Services

Sep. 8th 2021





Graduate Students Association

The GSA of McMaster University advocates for the needs of the collective, acts as a resource, and provides support and services that improve the graduate student experience.



University Health Insurance Plan

9:30am
~10:30am

Syllabus

- I. Introduction
- II. Insurance Service
- III. Enroll & Opt-out
- IV. See a Doctor
- V. Reimbursement
- VI. Need more help?

I. Introduction

Insurance fee

- University Health Insurance Plan (UHIP) is only for **international students**.
- Canadian citizen and permanent residence use Ontario Health Insurance Plan (OHIP)
- The annual fee of the UHIP is \$756.
- UHIP website: <https://uhip.ca/>
- McMaster website:
<https://studentsuccess.mcmaster.ca/international-students/health-insurance/>

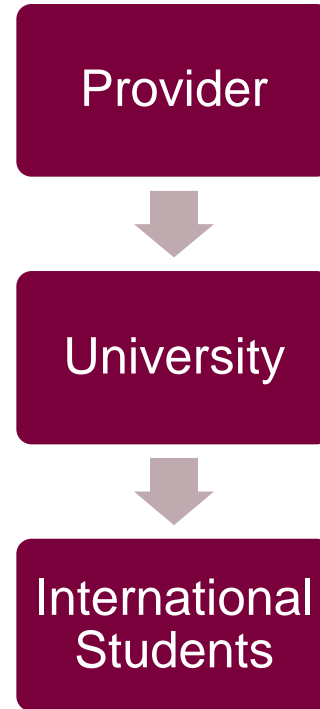
Account Detail for 2021 Fall term

Charges	Amount
Tuition - Graduate Visa	\$2,102.40
Supplementary	
GSA - Dental Insurance Plan	\$199.47
GSA - H.S.R. Bus Pass	\$288.55
GSA - Health Insurance Plan	\$217.00
GSA - Operational Fee	\$65.00
GSA - Student Assistance	\$6.00
UNI-Athletics & Rec Activity	\$97.61
UNI-Sports Complex Building	\$39.84
UNI-Student Wellness Centre	\$110.82
UNI-Transcripts/Letters/Certs.	\$7.73
Total Supplementary	\$1,032.02
Other	
UHIP	\$756.00
Total Other Charges	\$756.00
Total All Charges	\$3,890.42

I. Introduction

Background

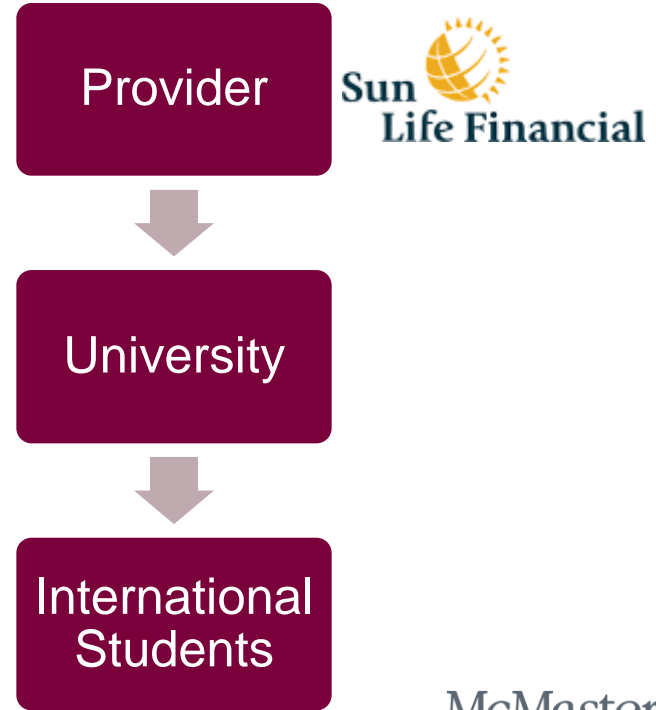
- The medical cost in Canada is very expensive
 - Example: Counselling --- \$42.13 per visit
- The best way to handle it is to buy an insurance.
- As international students, we don't need to negotiate with insurance companies directly
 - We're not familiar with insurance companies, insurance products, whether the price is reasonable and so on.
- Instead, the university has already prepared the corresponding insurance service in advance.
- According to the right figure, UHIP involves three different organizations, namely “Provider”, “University” and “International Students”.



I. Introduction

Providers

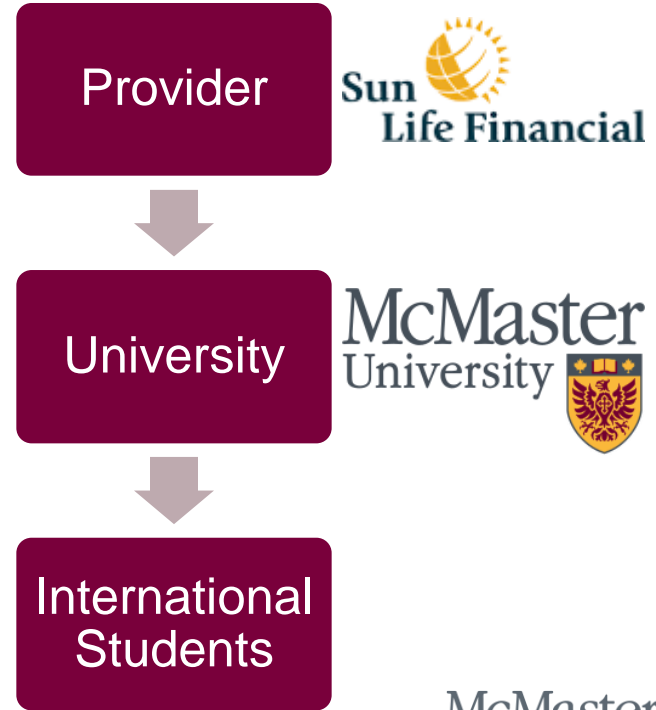
- “Provider” is the insurance company.
- Insurance company offers a wide range of insurance products.
- The insurance company associated with us is:
 - Sun Life: <https://www.sunlife.ca/>



I. Introduction

University

- All the universities in Canada provides UHIP to their international students.
- There must be a special department in each university to administrate it for international students.
- In McMaster University, International Student Services (ISS) is such a department.
 - ISS:
<https://studentsuccess.mcmaster.ca/international-students/>



I. Introduction

International students

- If only a few people buy the insurance, the cost of insurances will be very high.
- However, when a lot of people buy it together, everyone's price will be cheap.
- The insurance we buy is always associated with a group, i.e., international students.



II. Insurance Service

Overview

- The UHIP, like OHIP, is so called “basic health”, which means it can cover the basic medical cost, e.g.
 - Counselling and diagnostic: catch a cold, cough, fever, injury, X-ray, ultrasound, etc.
 - Emergency and ambulance
 - Standard hospital wardroom accommodations: meals
 - Surgery and so on.
- You can reimburse up to \$1,000,000.00 (Canadian dollars) per policy year (September 1 to August 31) for eligible medically necessary health services and medical treatments.
 - In almost all the eligible cases, UHIP will cover 100% of the medical cost.
- The effective date of the UHIP is the 10th day of the month before your first enrolment, e.g., August 10th, 2021 if you start your program in September 2021.
 - Reason: international students may arrive early due to they need to spend some time adapt to the life here.
- As we can see, with UHIP, you will not worry about many common illness and sudden emergency situation.
- Note: UHIP cannot cover extended health services, e.g., drugs, teeth cleaning, glasses, mental health, etc.

II. Insurance Service

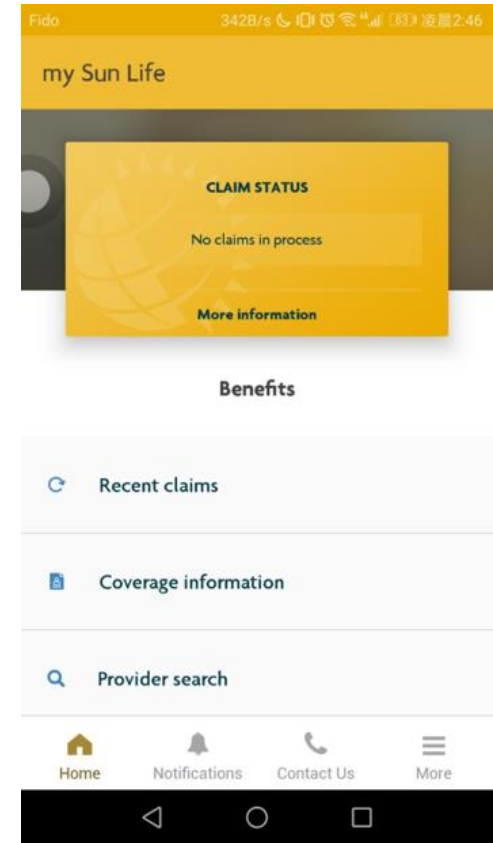
Cover list

- You can find all the plan details at <https://uhip.ca/Enrollment/PlanDetails>.
 - Physician's services (Family doctor, General practitioner or Specialist)
 - Eye and vision care
 - Services of other practitioners (physiotherapy, podiatry, osteopathy)
 - Diagnostic and lab services
 - Ambulance in Ontario
 - Oral/dental and maxillofacial surgery
 - Other Ministry of Health and Long-Term Care programs
 - Emergency services outside Ontario, but in Canada
 - Emergency services outside of Canada
 - Repatriation for terminal illness or death

II. Insurance Service

Mobile App

- You can find all the details about your UHIP with the mobile App “my Sun Life”
 - iOS: <https://itunes.apple.com/ca/app/my-sun-life-canada/id453274313?mt=8>
 - Android: <https://play.google.com/store/apps/details?id=com.sunlife.ca.mysunlife>



III. Enroll & Opt-out

Enroll

- UHIP is **mandatory** to all the international students.
- The university will automatically charge UHIP fee at the beginning of each academic year.
- Adding dependents: Please refer to <https://studentsuccess.mcmaster.ca/international-students/health-insurance/> under “Adding dependents”. Note:
 - You must sign them up with UHIP within 30 days of their arrival in Ontario.
 - There’s a \$500 late fee, in addition to the standard UHIP fees, if your dependents aren’t enrolled within the 30-day limit.
- Visiting Students: you must enroll it by yourselves. Contact iss@mcmaster.ca.
 - Reason: the university does not know when you arrive in Canada.

III. Enroll & Opt-out

UHIP coverage card

- The university will send the UHIP coverage card to all international students at the early of new academic year.
 - For example: early September if you start your program in September 2021.
- You must show this card when you go to see a doctor
 - It shows your coverage info, which helps the doctor to give you proper treatment.
 - It gives you “direct billing”, which save you from paying the medical cost first and reimburse it later.
- If you want to get it asap or if you do not receive it, you can download it from UHIP official website with the tutorial: <http://uhip.ca/Enrollment/CoverageCard>.
- Please put the card with your passport or drive license in case there is an emergency.

UNIVERSITY HEALTH INSURANCE PLAN		UHIP RAMU	COVERAGE
To validate the eligibility of this member, please visit www.sunlife.ca/InpatEligibility .			UHIP® provides basic hospital, medical and supplementary insurance comparable to coverage provided through the Ontario Health Insurance Plan (OHIP) for Ontario residents. Services inside and outside Canada are covered to the same limits and conditions as OHIP.
University Member ID MU [redacted]	McMaster International Students Policy number 050150		For further information about UHIP® coverage go to www.uhip.ca or contact 1-866-500-UHIP(8447). This card is not transferable. Lost or stolen cards should be reported immediately.
Name of insured(s) (last name, first name) [redacted], [redacted]	Key: M-Member, S-Spouse, C-Child M		This proof-of-coverage card identifies the insured member, and dependents where applicable, provided premiums have been paid and the agreement is in-force. Notice to hospitals: please contact the company, at the address and telephone number below, within 48 hours of the insured's admission to hospital.
Effective date (d/m/y) 01/09/2017	Termination date (d/m/y) 31/08/2018	Sun Life Assurance Company of Canada PO Box 2010 STN Waterloo Waterloo ON N2J 0A6 Toll free: 1-866-500-UHIP(8447)	Sun Life Financial
NON TRANSFERABLE		Fraudulent use of this card will result in loss of coverage and possible prosecution.	

III. Enroll & Opt-out

Opt-out

- The UHIP is mandatory for all international students.
- There is very few case that you can opt-out. Check <https://studentsuccess.mcmaster.ca/international-students/health-insurance/> under “Plan exemptions”.
- From 2020, international students may not be able to come to Canada due to the COVID-19 padenmic. Thus, the university give more exceptions to them.
 - If you cannot come to Canada soon, please contact ISS to refund the cost till the month you arrive.

III. Enroll & Opt-out

Graduation

- After your graduation, you can extend your UHIP for up to 4 months due to thesis defense or commencement.
- If you graduate at the end of the December, you can refund several months' UHIP fee. Application deadline: February 28th
 - If you still stay in Canada, you are allowed to set the end of the UHIP to July 31st.
 - If you decide to leave Canada, you can set the end of the UHIP to the month of your leaving.

IV. See a Doctor

Student Wellness Center

- Student Wellness Center (SWC) could always be your first choice.
- All the graduate students have been charged a supplementary fee for the SWC.
- Doctors in SWC are good enough to diagnose most of your disease.
- Website: <https://wellness.mcmaster.ca/>.
- Address: PGCLL 210/201
- Please make an appointment before you go there:
<https://wellness.mcmaster.ca/services/medical-care/>
 - Please cancel it by phone if you decide not to go. Otherwise, there will be a \$50~100 charge to your Mosaic account
- Note: **Please do not go to McMaster Children's Hospital in the south of the campus!!!**

Account Detail for 2021 Fall term

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Total All Charges	\$3,890.42

IV. See a Doctor

Walk-in Clinic

- “Walk-in Clinic” means you can go there directly without an appointment.
- The list of off-campus walk-in clinics:
<http://www.hnhbhealthline.ca/advancedSearch.aspx?q=hamilton&cid=10072>.
- Walk-in clinics are always very small, usually just contain one or several doctors and nurses.
- It is still good enough to deal with many common illness, e.g., fever, cough, and the initial diagnostic of some very severe diseases.
- Usually, you need to line-up in most of the walk-in clinics and may take up to 1-hour long. Please check the waiting time from the website before you go: <https://medimap.ca/>.

IV. See a Doctor

Emergency Departments

- “Emergency Departments” always open for 24 hours per day.
- Usually, walk-in clinics close at 6~9pm. During the after-hour time, emergency departments are your only choice.
- Specifically, it solves “life threaten” illness, where you cannot go to hospital by yourself.
 - **Please call 911 for an ambulance** at this situation. The UHIP covers the cost for it.
- The list of emergency departments:
<https://www.hnhbhealthline.ca/listServices.aspx?id=10077®ion=Hamilton>
- Note: **McMaster Children’s Hospital only accepts the children’s emergency cases!!!**

IV. See a Doctor

Urgent Care Centre

- “Urgent Care Centre” is a special walk-in clinic.
 - Common walk-in clinics follow a first-come first-serve policy
 - Urgent care centers follow the order of severity of each patient
- The reason is that its primary priority is urgent cases. Such cases are not immediately life-threatening, but there is no time to make an appointment with a doctor or line up in a walk-in clinic.
 - For example: food poisoning, eye injuries, fractures, minor burns, etc.
- If you're not seriously ill and still go to Urgent Care Centre, you'll find that there are a lot of patients who arrive later will be lined up in front of you and you'll have to wait a very long time.
- In fact, there is no clear line between Urgent Care Centre and Emergency Departments. You don't need to distinguish between them when you are in an urgent or emergency case. Just call 911 and let an ambulance to pick you up.
- Urgent care center List: <https://www.hnhbhealthline.ca/listServices.aspx?id=11234>
 - Main Street West Urgent Care Centre (not open for 24h) is the one closest to McMaster. Address: 690 Main St W.

IV. See a Doctor

Example

- If you suddenly have a fever or discomfort at night, you can only go to a hospital.
 - Reason: only hospitals have 24-hour Emergency Departments.
- Closest to McMaster: St Joseph's Healthcare Hamilton - Charlton Campus - Emergency Department at 50 Charlton Ave E, Hamilton, ON L8N 4A6.
- If your condition is very urgent, you should call 911 directly for an ambulance to pick you up.
 - 911 will automatically sent you to the hospital with the shortest waiting time.
- If you plan to go to a hospital by yourself (recommend: by taxi), be sure to check the waiting time:
<https://www.hamiltonemergencywaittimes.ca/>.
 - Usually, St. Joseph's Healthcare has the shortest waiting time.

IV. See a Doctor

Other tricks

- MBA students, post docs, visiting scholars are not allowed to go to SWC. They should go to off-campus walk-in clinics. Please refer to <https://wellness.mcmaster.ca/contact-us/>.
- We recommend you go to a walk-in clinic that supports “direct billing”
 - You don’t need to pay any extra fee for a medical service that is covered by UHIP. The clinic will contact the insurance company for the reimbursement directly.
 - For example: McMaster Student Wellness Centre, Dundurn Medical Center, Main St West Walk-in Clinic and so on.

V. Reimbursement

- Method 1: “directly billing”. You don’t need to do anything else.
- If the clinic does not support “directly billing”, you must pay the medical cost first and reimburse it later.
- Method 2: <https://uhip.ca/Claim/Index>. Download and fill the claim form. Send all the forms, receipts, invoices to myclaims@sunlife.com, or mail to them.
- Claim deadline: Within 12 months after a medical cost has been paid. Please refer to the first line of the claim form.

VI. Need more help?

- Contact ISS at iss@mcmaster.ca
- Go to Student Success Centre (SSC)
 - Address: GH 110
 - Email: studentsuccess@mcmaster.ca

A scenic autumn campus scene. On the left, a large, multi-story building is covered in ivy, with many windows visible. The ground is covered in fallen golden leaves. In the center, a group of students is sitting on the lawn, and a bicycle is parked nearby. To the right, a large tree with vibrant orange and yellow leaves stands prominently. The sun is shining through the trees, creating a warm, golden glow. A large, semi-transparent purple circle is overlaid on the right side of the image, containing the text "Question?".

Question?



GSA Health & Dental Insurance Plan

10:30am
~11:30am

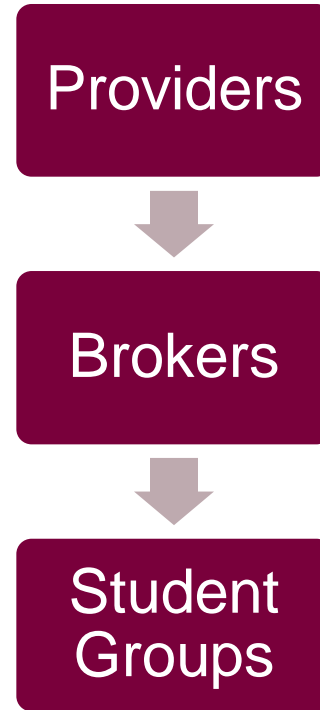
Syllabus

- I. Insurance Relationship
- II. Insurance Services
- III. Enroll & Opt-out
- IV. See a Doctor
- V. Prescription Drugs
- VI. Reimbursement
- VII. Need more help?

I. Insurance Relationship

Background

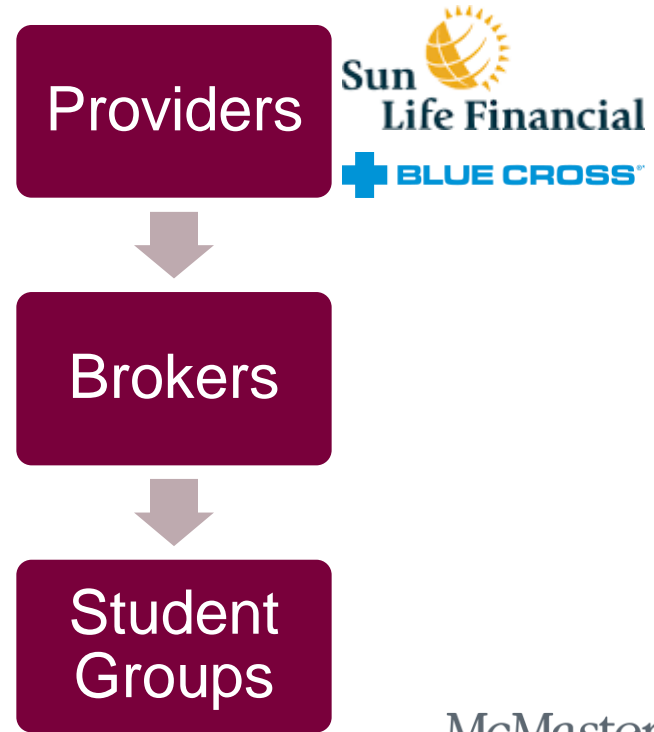
- The medical cost in Canada is very expensive
 - Example: Semi-private ward in hospital: \$260/day
- The best way to handle it is to buy insurance.
- As students, we don't need to negotiate with insurance companies directly
 - We're not familiar with insurance companies, insurance products, whether the price is reasonable and so on.
- Instead, the related organization or group has already prepared the corresponding insurance services in advance.
- According to the right figure, GSA insurance involves three different organizations, namely Providers, Brokers, Student Groups.



I. Insurance Relationship

Providers

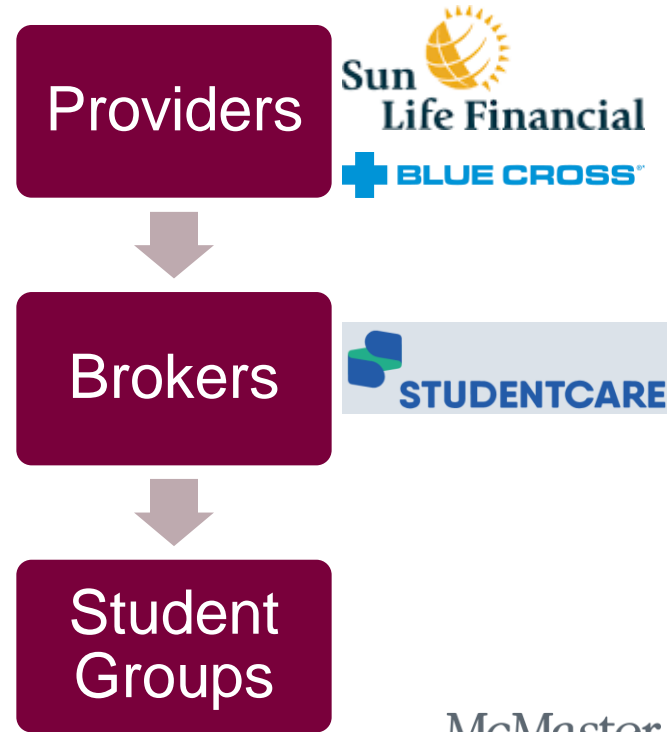
- Providers are insurance companies.
- Many insurance companies offer a wide range of insurance products.
- The insurance companies associated with us are:
 - Sun Life: <https://www.sunlife.ca/>
 - Blue Cross: <http://www.bluecross.ca/en/index.html>



I. Insurance Relationship

Brokers

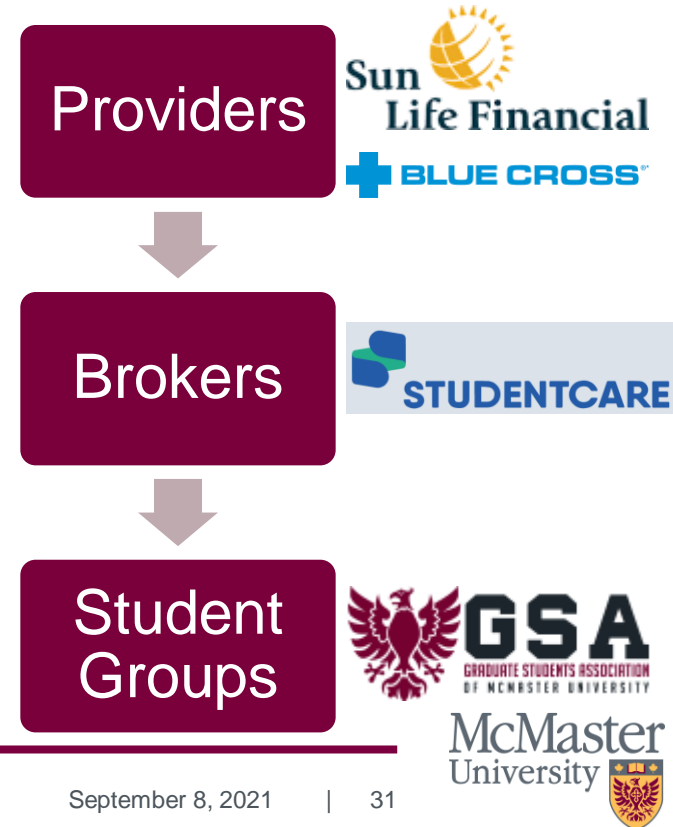
- Brokers play a role as a bridge.
- Brokers combine the corresponding insurance products of each insurance company and recommend them to different customer groups.
- Customers don't have to know which insurance companies to go to when they reimburse medical cost.
- Customers just need to send the bill to the broker, and the broker will transfer them to the appropriate insurance company.
- The broker associated with us is
 - Studentcare: <https://www.studentcare.ca/>



I. Insurance Relationship

Student Groups

- If only a few people buy the insurance, the cost of insurance will be very high.
- However, when a lot of people buy it together, everyone's price will be cheap.
- The insurance we buy is always associated with a group, i.e., graduate students.



II. Insurance Services

Insurance List

- Graduate students usually buy 2 insurances:
 - GSA Health Insurance Plan
 - GSA Dental Insurance Plan
- The above 2 health insurances are so called “extended health”.
- Official website of GSA Insurance Plans:
<http://studentcare.ca/rte/en/McMasterUniversity/Home>

Account Detail for 2020 Fall term

Charges	Amount
Tuition - Graduate Visa	\$2,102.40
Supplementary	
GSA - Dental Insurance Plan	\$189.88
GSA - H.S.R. Bus Pass	\$239.65
GSA - Health Insurance Plan	\$217.00
GSA - Operational Fee	\$49.87
GSA - Student Assistance	\$5.15
UNI-Athletics & Rec Activity	\$8.08
UNI-Sports Complex Building	\$13.19
UNI-Student Wellness Centre	\$36.68
UNI-Transcripts/Letters/Certs.	\$7.68
Total Supplementary	\$767.18
Other	
UHIP	\$720.00
Total Other Charges	\$720.00
Total All Charges	\$3,589.58

II. Insurance Services

Cost

- Cost of GSA members

GSA member	Coverage from Sept. 1, 2021 – Aug. 31, 2022	Coverage from Jan. 1, 2022 (for new Winter Term students only)
Total	\$416.47	\$277.15
Health Plan	\$217.00	\$147.56
Dental Plan	\$199.47	\$129.59

II. Insurance Services

Cost

- Cost of family of GSA members

Partner/spouse or one child	Coverage from Sept. 1, 2021 – Aug. 31, 2022	Coverage from Jan. 1, 2022 (for new Winter Term students only)	Coverage from May 1 – Aug. 31, 2022 (for new Summer Term students only)
Total	\$416.47	\$277.15	\$138.79
Health Plan	\$217.00	\$147.56	\$72.33
Dental Plan	\$199.47	\$129.59	\$66.46

Family (spouse + unlimited number of children	Coverage from Sept. 1, 2021 – Aug. 31, 2022	Coverage from Jan. 1, 2022 (for new Winter Term students only)	Coverage from May 1 – Aug. 31, 2022 (for new Summer Term students only)
Total	\$832.94	\$554.30	\$277.58
Health Plan	\$434.00	\$295.12	\$144.66
Dental Plan	\$398.94	\$259.18	\$132.92

II. Insurance Services

GSA Health Insurance Plan

- GSA Health Insurance Plan provides coverage for those cost that UHIP cannot reimburse, such as prescription drugs.
- Therefore, those reimbursements will be handled by GSA Health Insurance Plan.
- Usually, the prescription drugs and UHIP non-reimbursed vaccines can be reimbursed 80% of the total cost by the GSA Health Insurance Plan.

II. Insurance Services

GSA Health Insurance Plan

- Health benefit: http://studentcare.ca/rte/en/McMasterUniversity_Health_HealthCoverage
 1. Prescription Drugs and Vaccinations: Up to 80% coverage, \$3,000 maximum per policy year
 2. Accidents & Emergencies: Ambulance service, travel accident, dental accident, and accidental death & dismemberment
 3. Health Practitioners: Physiotherapists, chiropractors, massage therapists, and more
 4. Medical Equipment: Crutches, wheelchair rental, hospital-type bed, and more
 5. Diagnostic Services: Lab tests, x-rays, and ultrasounds used to diagnose an illness and performed in a commercial lab

II. Insurance Services

GSA Health Insurance Plan

- Vision: http://studentcare.ca/rte/en/McMasterUniversity_Vision_VisionCoverage
 1. Eye Exam: \$50 per policy year
 2. Independent Specialists: 30% off prescription eyeglasses, up to \$75
 3. Clearly: 10% off contact lenses, 25% off eyeglass frames
 4. LASIK MD: Save up to \$200 on laser vision correction
- Travel: This is very important for those students who publish papers during graduate studies and need to go to other countries to attend international conferences. For more information, see http://studentcare.ca/rte/en/McMasterUniversity_Travel_TravelCoverage
 - Note: it does not cover the medical cost in the home country of international students.
 1. Vacations: 120 days per trip and up to \$5,000,000 per lifetime
 2. Trip Interruption: \$5,000 for trip interruption
 3. Exchange & Internship Students: Travel health coverage for the duration of an academic exchange or internship, plus for the first 120 days of the trip and for 120 days after the end of the exchange or internship
 4. Trip Cancellation: \$1,500 for trip cancellation

II. Insurance Services

GSA Dental Insurance Plan

- GSA Dental Insurance Plan offers various dental coverages, including teeth cleaning, repair and other services.
- Your Plan will cover at least 70% of your dental costs.
- Introduction webpage:
http://studentcare.ca/View.aspx?locale=en&uid=McMasterUniversity_Dental_Test2&random=538&
- Benefits:
 - Dental Coverage: \$750 per policy year for dental visits
 - Dental Accident: Repair/replacement of natural teeth damaged through an external accidental blow to the mouth
 - Studentcare Dental Network: Studentcare Dental Network members offer 20% to 30% off dental services

II. Insurance Services

Empower Me

- Empower Me (Student Assistance) – Mental Health and Wellness Support
 - Graduate students at McMaster University have access to mental health and wellness service through Empower Me
 - Empower Me has a number of professionals with various domains of expertise, including psychology, psychotherapy, social work, nutrition, etc.
 - You can access services in person or via telephone or videoconference.
 - Empower Me is a confidential support service available 24/7, 365 days a year.

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III. Enroll & Opt-out

Enroll

- All graduate students must buy insurances, and the university will automatically charge relative fees at the beginning of the academic year.
- The specific insurances graduate students need to buy are as follows:
 - non-MBA graduate students without TA or RA:
 - UHIP
 - GSA Health Insurance Plan
 - GSA Dental Insurance Plan
 - Student Assistance
 - non-MBA graduate students with TA or RA
 - UHIP
 - GSA Health Insurance Plan
 - CUPE Unit 1 Dental Plan
 - Student Assistance
 - Visiting student
 - UHIP Premium
 - Divinity college student
 - UHIP
 - GSA Health Insurance Plan
- Note:
 - New graduate students enrolled in May will not automatically enroll GSA Health/Dental Insurance Plan.
 - You need to do self-enrollment by contacting macgsa@mcmaster.ca
 - Details: http://studentcare.ca/rte/en/McMasterUniversity_ChangeofCoverage_SelfEnrolment.

III. Enroll & Opt-out

Opt-out

- The insurances are mandatory for all students.
- You can opt-out only if you have already purchased the same insurance.
- Common scenarios are as follows:
 1. If you are a TA or RA in lieu, you are a member of the CUPE 3906. Members in CUPE have CUPE Unit 1 Dental Plan. You will automatically opt-out GSA Dental Insurance Plan.
 2. If you're a Part-Time graduate students, you have a full-time job off-campus. Usually, large companies buy insurances for their employees, and you don't need to buy GSA Health & Dental insurance. The university will charge those fees anyway, and students need to contact macgsa@mcmaster.ca to opt-out. Please refer to http://studentcare.ca/rte/en/McMasterUniversity_ChangeofCoverage_OptOuts.

III. Enroll & Opt-out

Change-of-Coverage Period

- The Change-of-Coverage Period is the period at the beginning of the term when you can either opt out or enrol your spouse and/or dependent children in the GSA Health/Dental Insurance Plan.
- Period for different situations:
 - If you start school in September, the period is from **Sept. 7 – 30, 2021**.
 - If you're a new student starting in January, you can opt out or enrol your spouse and/or dependent children between **Jan. 6 – 31, 2022**.
 - New students registering in May can enrol themselves, their spouse and/or dependent children between **May 1 – 31, 2022**.

IV. See a Doctor

University clinics

(a) Campus dentist

- Website: <http://www.campusdentist.com/mcmaster.html>
- Reservation: 905-526-6020 or mcmaster@campusdentist.com

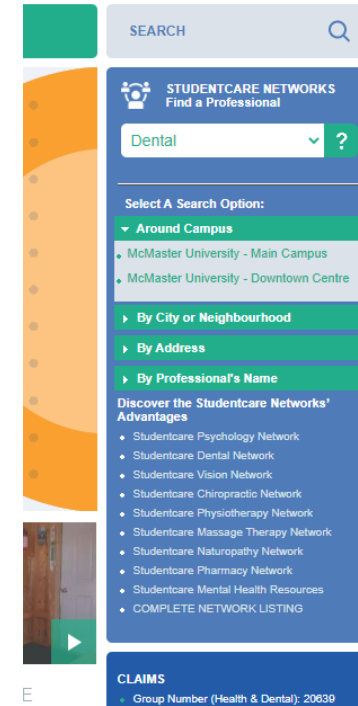
(b) Campus optical

- Website: <https://www.campusdentist.com/campus-optical.html>
- Reservation: (905) 525-9140 ext. 20889 or info@campusoptical.ca
- Although the above 2 clinics are on campus and convenient, they are not in “Studentcare network”.
- You cannot get enough reimbursement.
 - For example, you can only reimburse 70% of the dental cost in Campus dentist.

IV. See a Doctor

Off-campus Dental, Vision and so on

- Find in Studentcare network:
 - Go to Studentcare website for GSA:
https://studentcare.ca/rte/en/McMasterUniversity_Home
 - Select "Dental" or "Vision" or other services from the drop-down list under the heading "STUDENTCARE NETWORKS Find a Professional" on the upper right corner of the page.
- The dental clinic designated by the GSA Dental Insurance Plan is called "Studentcare Dental Network member".
 - For general dental clinics, the GSA Dental Insurance Plan can reimburse 70% of the total cost.
 - For "Studentcare Dental Network member", the cost can be reimbursed for extra 20% to 30%. Thus, it can reimburse 90% to 100% of the total cost.



V. Prescription Drugs

1. McMaster University Centre Pharmasave

- Official website: <https://universitypharmacy.ca/mcmaster/>
- Location: Student Center Room 109B.
- If you need to buy prescription drugs as being told by a doctor in the student wellness center (SWC), you can go to this place as your first choice. The reason is that you can directly reimburse the cost while visiting. This will save the process of reimbursement by yourself.

2. Shoppers Drug Mart

- Official website: <https://www1.shoppersdrugmart.ca/en/health-and-pharmacy/pharmacy-services>
- As you can see from the name of the store, it is more than just a supermarket, but also a regular pharmacy.

3. Fortinos

- Official website: <https://www.fortinos.ca/pharmacy>

V. Prescription Drugs

4. Rexall:

- Rexall is a pharmacy and retails some of the daily necessities.
- Official website: <https://www.rexall.ca/pharmacy>
- Location: Jackson Square.
<https://www.rexall.ca/storelocator/store/1404>
- Rexall is in Studentcare Pharmacy Network. If you show Pay-Direct Card, you can enjoy an additional 10% discount on prescription drugs, which means you can reimburse for 90% of the cost.
http://studentcare.ca/rte/en/McMasterUniversity_Health_HealthCoverage_PharmacyNetwork
- If you buy Rexall branded daily necessities in this store, you can enjoy a 20% discount by showing the "Rexall Exclusive Savings Card" and student ID card at checkout.



V. Prescription Drugs

5. Other pharmacy locations

- Official website: <https://pharmasave.com/>
- Mobile app " eCare@Pharmasave ":
 - iOS: <https://itunes.apple.com/ca/app/pharmasave-drugs/id608514849?mt=8>
 - Android: <https://play.google.com/store/apps/details?id=com.pharmasaves.android>

VI. Reimbursement

Methods

- All insurance services are provided by Sunlife, except that “Travel” in GSA Health Insurance Plan is provided by Blue Cross.
- Broker is the Studentcare.
- There are 3 methods for reimbursement:
 1. Method 1: If a pharmacy accepts pay direct card (e.g. McMaster University Centre Pharmasave, Rexall, etc.), you can avoid the reimbursement process by showing that card. You only need to pay the part of the cost that cannot be reimbursed (usually 20%). Pay direct card can be found at
 - mobile app: <https://my.ihaveaplan.ca/index.html>
 - webpage: http://studentcare.ca/rte/en/McMasterUniversity_DownloadCentre_PayDirectCard
 2. Method 2: Take a picture of all the documents (prescriptions, invoice and so on) by using “Studentcare” App and fill in the reimbursement information.
 3. Method 3: Fill in the claim form and mail the relevant documents to the address on the form: http://studentcare.ca/rte/en/McMasterUniversity_Claims_HowtoClaim.
- Deadline: Within the whole policy year. If your bill is generated near the end of the policy year, you can submit it within 3 months after policy year ends.

VI. Reimbursement

Example: HPV Vaccine



- The HPV Vaccine in Canada is Gardasil 9.
- Schedule: 1st dose --- [1 month] --- 2nd dose --- [4 months] --- 3rd dose
- Steps:
 - Step 1: Go to a clinic with your health card or UHIP card and get the recipe to purchase the vaccine. This can be reimbursed by 100% by OHIP or UHIP.
 - Step 2: Go to a drug store to buy the vaccine. This can be reimbursed 80% of the total cost by GSA Health Insurance Plan.
 - Step 3: Return the clinic and get the vaccination. This cost is the included in Step 1.
- Reimbursement: The McMaster University Centre Pharmasave may give you the claim form, you can fill in the rest info and use any of the reimbursement methods.
 - You can also download the claim form and fill it by yourself.

VII. Need more help?

- Studentcare website is a good place to start
- Call Member Services at 1 866 358 4434
 - Member services is unique to our GSA plan
 - Please do not call SunLife (our insurance provider) as they will not know the specifics of our plan
- Visit Ashley or Mona at the GSA Main Office (Mon-Thurs 10am - 1pm)
- Send your questions to macgsa@mcmaster.ca



Question?



CUPE Unit 1 Dental Plan

11:30am
~12:30am

Syllabus

- I. Introduction
- II. Insurance Service
- III. Enroll & Opt-out
- IV. See a Doctor
- V. Reimbursement
- VI. Need more help?

I. Introduction

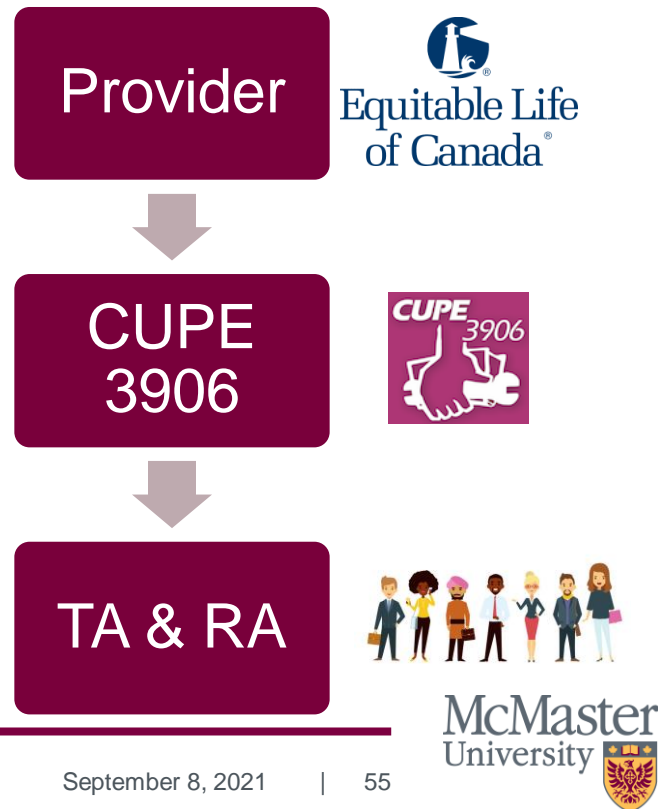
CUPE 3906

- If you are a TA or RA in lieu of McMaster University, you are in the CUPE 3906 automatically.
- CUPE 3906 provides dental insurance to its members. Currently, it covers the following groups:
 - Unit 1: Teaching Assistants (TAs) and Research Assistants in lieu (RAs in lieu)
 - Unit 2: Sessional Faculty, MELD Sessional Faculty, and Hourly Rated Sessional Music Faculty
 - Unit 3: Post-Doctoral Fellows
- Website: <https://cupe3906.org/tas-unit-1/dental-plan/>
- Price:
 - Single: \$125.00 yearly (Sept-Aug)
 - Family: \$505.00 yearly (Sept-Aug)
- Note: although the fee of the dental plan is charged based on the academic year, all the dental benefits are renewed based on calendar year.

I. Introduction

Insurance Relationship

- Similar to UHIP and GSA Insurances, CUPE insurance also involves 3 organizations:
- Provider: Equitable Life of Canada
 - Website: <https://www.equitable.ca/>
- CUPE 3906 administers the insurance
 - Website: <https://cupe3906.org/>
- TAs & RAs are the members who are entitled to the premium.



II. Insurance Service

Benefits

CUPE dental plan is better than GSA dental plan, e.g., price and coverage.

1. All the Unit 1 members automatically opt-out GSA Dental Insurance Plan and refund the fee. Studentcare will send a cheque to each student, but students need to update the address in Mosaic asap.
2. All the Unit 1 members can rebate \$250 from the UHIP. Please refer to <https://cupe3906.org/tas-unit-1/uhip-rebate-unit-1/>. Please fill the form and send to relative email address. They will mail a cheque to you.
3. CUPE dental plan can reimburse 100% of the medical cost.
 - o \$1000 coverage for a single member and \$2000 for the whole family per calendar year.
 - o Note: please make sure you meet other criteria before you get a dental service. You can let the dental clinic to check how much left in your premium.
4. All the Unit 1 members have Health Care Spending Account (HCSA) of \$250 coverage, which can reimburse nearly everything that cannot be covered by the UHIP, GSA Health/Dental Insurance Plan. Please refer to <https://cupe3906.org/tas-unit-1/unit-1-benefits/>.
 - o Most of the students use the HCSA for glasses, contact lenses and so on.

II. Insurance Service

Coverage

- For detailed coverage, please refer to <https://cupe3906.org/tas-unit-1/dental-plan/> under “Coverage Booklet”.
- Diagnostic Services
 - consultations and biopsies
 - oral examinations
 - bitewing x-rays
 - complete mouth x-rays or panoramic films (once in any 24 months).
- Preventive Services
 - dental cleaning
 - oral hygiene instruction
 - application of fluoride
 - pit and fissure sealants for dependent children under age 18

III. Enroll & Opt-out

Enroll

- Enroll:
 - You will be enrolled in CUPE Dental plan automatically once you get a TA or RA job. There is nothing else you need to do.
 - Enroll family members: Please refer to <https://cupe3906.org/tas-unit-1/dental-plan/> and search “spouse” or “family”. Please do not miss the deadline to enroll them.
- Opt-out:
 - If you have an equivalent coverage, you can opt-out CUPE dental plan.
 - Please go to <https://cupe3906.org/tas-unit-1/dental-plan/> and search “opt-out”

IV. See a Doctor

Find a dental clinic

- In fact, any dental clinics are okay as long as they can check your dental premium.
 - It can prevent you from using too much dental services. Otherwise, you cannot reimburse the extra part.
- You are suggested to find a dental clinic on the website: <https://www.opencare.com/>.
 - Put your poster code on it and follow the instructions. Select the insurance company as “Equitable Life of Canada”. All the dental clinics in the result will definitely support it.
 - The website often gives you extra benefit, e.g., you can get \$50~100 prepaid visa card if you upload your medical cost receipt or invoice.
- Many dental clinics also support “direct billing”, e.g, Smile Design Dental Care in Hamilton downtown.
 - It can save you from paying the medical cost first and reimburse it later.
 - Dental clinics will contact the insurance company directly for the reimbursement as long as you have enough coverage.

V. Reimbursement

- Method 1: “directly billing”. You don’t need to do anything else. However, you must show the clinic your member info as follows:
 - Insurance Provider: Equitable Life of Canada
 - Policy #: 97528
 - Division #: Division #001 (Postdoctoral Fellow members are part of Division #002)
 - Certificate #: your student ID # (If your dentist requires a 10-digit number, add three zeros to the beginning of your ID number.)
- If the dental clinic does not support “directly billing”, you must pay the medical cost first and reimburse it later.
- Method 2: <https://cupe3906.org/tas-unit-1/dental-plan/> under “Forms”. Download and fill the claim form. Send all the forms, receipts, invoices to group-dental-claims@equitable.ca, or mail to the address on the form.
- Claim deadline (CUPE Dental and HCSA):
 - Within 60 days of the receipt or invoice generation.
 - 30 more days after the end of the policy year if your bill is generated that time.

VI. Need more help?

- Contact CUPE at administrator@cupe3906.org
- Website: <https://cupe3906.org/contact-us/>



Question?



**Thank
you!**