

Why a health & dental plan?

Costs for dental and health services are at an all time high and show no sign of reprieve. Students on fixed incomes are especially susceptible to these increases, and the last thing they want to spend these fixed monies on is an unforeseen accident, dental or medical procedure. Putting even routine procedures off can have monumental effects for students, as missing classes or study time can have disastrous consequences. Considering these points, the Bow Valley College Students' Association has worked to design and implement a reasonably priced health and dental insurance plan. This plan can aid students in maintaining a quality of health, which can ensure that avoidable medical emergencies do not endanger the pursuit of their studies.

Why is the plan mandatory?

With a mandatory plan, the insurance risk is spread over a larger number of students, thereby lowering the cost per student, making the fee in a range that is affordable to students. An individual health and dental plan can cost as much as 5 times the current student fee.

Is this plan the same as my provincial health care?

No. The BVCSA Student Benefits Plan is an extended health and dental plan, which supplements your existing provincial health care. It DOES NOT replace your provincial health care.

Student benefits are payable after any provincial health care benefits have been exhausted. This plan does not cover user fees.

How do I enrol for coverage?

You are automatically enrolled provided you meet the eligibility enrolment criteria:

- 1) you are a member of the BVCSA,
- 2) you are in an applicable full-time program (taking 60% of a full course load),
- 3) you are residing in Canada, and
- 4) you are under the age of 70.

If you are unsure about whether or not you qualify, you can refer to your academic calendar or check at the **BVCSA Office**.

How do I pay the fee?

The fees for the health and dental plans will be assessed automatically by the institution at registration if you meet the eligibility criteria previously listed.

When does my coverage begin and end?

You will be assessed on a per semester basis. Your coverage will begin either September 1st, January 1st or May 1st depending on

which semester you enrol in. Your coverage is determinate on program length and total assessment.

How can I access my coverage once I'm at the pharmacy or dental office?

Your **BVCSA Care Card** can be downloaded from www.gallivan.ca/studentnetworks/members/bowvalley or picked up at your **BVCSA Office** (during regular office hours) at any time during your coverage year. The **Care Card** provides the correct information needed for **pay direct transactions** at pharmacies and processing of **electronic claims** at dental offices registered with the **insurer's direct payment system**. Simply sign your card and fill in your **applicable** student ID number in the space provided on the front of the card. Please contact your Student Service Co-ordinator at the **BVCSA Office** if you have any questions regarding your **applicable** student ID number.

Important! *New eligible students please refer to your Benefits Handbook or contact the BVCSA Office for information on your "Enrolment Period".*

Select Dental Savings

To enhance your existing coverage, select dentists have agreed to help students by providing savings on certain plan eligible services. You must present your BVCSA Care Card at each visit. For further information on participating dental offices, please visit the Student Benefits Plan Office or the website at www.gallivan.ca/studentnetworks/members/bowvalley and view the Select Dental Savings tab on the left side menu bar.

***Please note: the list of Select Dental Providers may be subject to change.**

Important! *If you need to cancel your dental appointment, 24 hours notice is expected. If you do not give 24 hours notice, the dental office may charge a fee which is not covered under the plan.*

What if I already have coverage?

Co-ordination of Benefits

Benefits under the two plans can be co-ordinated to increase your coverage up to a total of 100% of the actual expense(s) incurred. For example, following payment under this plan you can submit outstanding balances to the other plan for consideration.

Waiving the Student Benefits

If you are an eligible student and have comparable health and/or dental coverage you may apply to waive benefits. Each student is given one opportunity to waive benefits under the health and/or dental plan(s) each year. All waiver forms must be completed through the **BVCSA Office** and must be received **no later than 30 days after the start date of your program**.

Approval of waiver forms will result in the plan fee being credited or refunded.

There will be no exceptions or extensions for students who fail to submit their completed waiver form to the BVCSA Office prior to the applicable deadline.

Once your waiver has been accepted, this waiver will remain in force as long as you are an eligible student. If comparable coverage used to waive the student plan(s) terminates, you have 30 days from loss of coverage to notify the **BVCSA Office** in order to be covered under the health and/or dental plan(s). Confirmation of loss of coverage is also required on re-application for coverage.

If comparable coverage for your family terminates, you have 30 days from the loss of coverage to notify the **BVCSA Office** in order for your family to be covered under the health and/or dental plan(s). It is your responsibility to apply for benefits and provide payment of the family coverage fee prior to the 30-day deadline.

Only the BVCSA Office can process your waiver.

Can I add my family to the plan(s)?

Each year, you are given one opportunity to purchase family coverage for your spouse and/or dependant(s) by completing an application form at the **BVCSA Office** and paying the family coverage fee. All family add-on forms and applicable fees must be received **no later than 30 days after the start date of your program**. Your family can only be covered while you are a student on the plan(s).

Please note: Your optional family add-on is not automatically renewed. In order for your family add-on to continue, you must purchase the coverage each benefit year before the applicable deadline. **FAMILY ADD-ON FEES ARE NON-REFUNDABLE.**

Spouse:

Spouse means the person who is a resident of Canada, and who is married to the student, or a person of either sex who has continuously co-habitated with the student for a period of at least one year and who is publicly represented as the student's wife or husband.

Dependant(s):

Dependant means an unmarried child who is a resident of Canada, and entirely dependent on the student for maintenance and support, and who is:

- 1) under 21 years of age,
- 2) under 25 years of age and attending a college or university full-time, or
- 3) physically or mentally incapable of self-support and became incapable to that extent while entirely dependent on the student for maintenance and support and while eligible under 1) or 2) above.

Health Plan Schedule of Benefits

BENEFIT	REIMBURSEMENT	MAXIMUM BENEFIT
Drug - Based on the National Formulary with a generic rider	80%	\$3,000 per benefit year
Vision	100%	\$60 every 24 months for one eye examination, \$100 every 24 months for eye glasses or contact lenses
SUPPLEMENTARY HEALTH CARE		
Physiotherapist (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Registered Massage Therapist (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Speech Language Pathologist (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Psychologist or Social Worker (physician's prescription required)	80%	\$20 per visit to \$300 per benefit year
Chiropractor (including one x-ray examination per benefit year)	80%	\$20 per visit to \$300 per benefit year
Osteopath (including one x-ray examination per benefit year)	80%	\$20 per visit to \$300 per benefit year
Naturopath	80%	\$20 per visit to \$300 per benefit year
Dental Accident	80%	Of eligible expenses and reasonable and customary charges. Services must be performed within 12 months of the accident. Limited to \$1,000 per accident.
Ambulance	80%	Limited to \$250 per occurrence
Custom-Made Orthopaedic Shoes (pre-authorization & physician's prescription required)	80%	\$150 per benefit year, provided they are not solely for athletic use.
Trusses, Crutches, Splints and Braces (pre-authorization & physician's prescription required)	80%	Braces not solely for athletic use
Artificial Limbs and Prosthetics (pre-authorization & physician's prescription required)	80%	Reasonable and customary charges
Medical Equipment (wheel chairs, hospital-type beds & traction kits; pre-authorization & physician's prescription required)	80%	Reasonable and customary charges. Wheel chair repairs limited to lifetime maximum of \$250
Tutorial - after 15 days confinement due to injury or illness	80%	\$15/hour to \$2,000 per benefit year

Dental Plan Schedule of Benefits

BENEFIT	REIMBURSEMENT	MAXIMUM BENEFIT
ANNUAL MAXIMUM		\$750 per benefit year
Services are covered at rates outlined in the 1997 Alberta Dental Association Fee Guide for General Practitioners, plus inflationary adjustments as determined by the insurance carrier. Should your dentist charge fees in excess of the fee guide, the additional costs are not covered.		
Diagnostic & Preventive (exam, diagnosis, bitewing x-rays, polishing, scaling)	80%	Limited to once per benefit year. Scaling up to 2 units
Minor Restorative (fillings, not crowns)	70%	
Oral Surgery (extractions)	50%	Up to 2 wisdom teeth per benefit year
Endodontic (root canals)	20%	
Periodontic	15%	



IMPORTANT! Please submit a pre-determination/pre-authorization to the insurance carrier prior to treatment of specialist services and any dental treatment plan exceeding \$500.

NOTE: In the event of any discrepancy between the information herein and our contract with the insurer, the terms of the contract will apply.

Where do I go for help?

Please feel free to contact the Student Service Co-ordinator at the **BVCSA Office** on any matter in which you require personal attention.

332 - 6th Avenue SE
 Students' Association - Room 249
 Calgary, Alberta T2G 4S6
 Phone: (403) 220-8157
 Fax: (403) 282-2729
 Email: bvcsaplan@gallivan.ca

Website: www.gallivan.ca/studentnetworks/members/bowvalley

The following is a partial list of services that are available from the **BVCSA Office**:

- pick up your BVCSA Care Card
- pick up forms
- purchase coverage for your spouse and/or dependant(s)
- opt-out of the plan(s), with comparable coverage
- inquiries

Where do I send my claims?

The Great-West Life Assurance Company
Policy Number 330760
 P.O. Box 4408
 Regina, Saskatchewan S4P 3W7
 1-866-289-5675
www.greatwestlife.com



The Integrated Care Solution

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Bow Valley College
Students' Association
Benefits Plan