

FACT SHEET

Extended Health, Dental & Accident Insurance Program



Brock University Students' Union

Am I automatically covered?

As a full-time student, paying full-time fees for the September semester at Brock University, you are automatically covered under this plan provided you are covered by your provincial health plan or have an OHIP equivalent plan.

If I am not registered in the fall term, but I am registered as full-time in the winter term can I still benefit from this plan?

Provided that your Students' Union winter term fees have been assessed and paid for, you are eligible for benefits for an 8 month period. Students wishing to opt-in for the January semester should do so at the Health Plan Office prior to January 22, 2010. The fees for this term will be \$77.00 for Extended Health Care and \$60.00 for Dental.

How long is coverage in force?

Coverage begins on September 1, 2009 and expires on August 31, 2010 for September enrolments and January 1, 2010 to August 31, 2010 for 2nd term enrolments.

What is the cost of the plan?

If you are an eligible student, you will be charged \$115.00 for Extended Health Care and \$90.00 for Dental. This is a one-time (per year) fee, charged to your account with the business office in the first term. Students opting-in for the 2nd semester should complete an application for coverage available at the BUSU Health and Dental Plan Office. Cheque or money order should be payable to Brock University Students' Union.

Can my eligible dependents participate?

For an additional fee of \$205.00 for September enrolments and \$137.00 for 2nd term enrolments, you may enroll your spouse/common-law and/or dependent children. The application and payment must be submitted to the Health and Dental Plan Office prior to September 25, 2009, and January 22, 2010 (depending on your enrolment date).

What if I already have comparable insurance coverage?

Your student plan has the advantage of a pay direct drug card which enables you to charge 90% of the cost of prescription drugs directly to the insurance company without having to pay the cost up-front and waiting for reimbursement. By utilizing co-ordination of benefits from two plans, you will, in many situations, be entitled to 100% coverage.

If, however, you do not wish to have duplicate coverage, a feature of this plan is that you may be eligible to opt-out. You must exercise your right to opt-out prior to September 25, 2009.

No exceptions or extensions will be made.

You can opt-out in person, by mail, or on-line.

On-line: For details please visit: <http://healthplan.busu.net>

In person: This can be done at the Health & Dental Plan Office which is located in Room 314 of the Student Alumni Centre. Office hours during the month of September are 9:00 a.m. - 4:30 p.m. Monday through Friday. You must bring with you your opt-out application along with proof of *comparable* coverage as described on the application. **This must be done by September 25, 2009.**

By mail: The application along with proof of *comparable* coverage can be forwarded to the BUSU Health & Dental Plan Office, Room 314, Student Alumni Centre, Brock University, 500 Glenridge Ave., St. Catharines, ON L2S 3A1 for processing.

It is the student's responsibility to confirm that the application has been received prior to the deadline date of September 25, 2009.

How do I receive reimbursement for claims which I have paid for out-of-pocket?

There is an on-site Health & Dental Plan Co-ordinator who holds regular scheduled office hours. The office is located in Room 314 of the Student Alumni Centre. All claims are submitted to the insurance company by the Health Plan Co-ordinator on a weekly basis. Reimbursement cheques are available for pick-up within 10 to 14 days.

