Extended Health Plan (EHP) FAQ

What is the Extended Health Plan?
The Extended Health Plan is a program offered by PSAC Local 610, and is made possible by successful negotiations during bargaining (Section 28.02 of the Collective Agreement, which can be found on our website).

This program is designed to complement your existing primary insurance, which for most Graduate Students is provided by SOGS. Through the EHP you can claim the portion of a medical cost that your primary insurer has not covered, or a procedure, medication, treatment, etc. that is not covered at all by your primary insurer. More details on what is and is not covered can be found further down on this FAQ.

Who can access the Extended Health Plan?
Anyone who is Graduate Teaching Assistant (GTA) in a given academic year, has access to the EHP during that same academic year.

I am not sure my balance for the Extended Health Plan, how do I find out what it is?
If you have not made a claim with the Extended Health Plan for the given academic year, you will have a starting balance of $599. If you have made a claim, there are two ways to check your balance. You can contact our office (519-661-4137 or staffpsac610@gmail.com) and our Administrative Assistant, Jessie, can look it up for you, or if you have the bottom portion that is attached to each cheque, your balance will be written there as well.

What can I claim with the Extended Health Plan?
Generally, we cover anything that your primary insurer will, and a few things that they do not. The list below is by no means exhaustive, so if you have something that you are unsure about, please contact our office and we will be happy to clarify. Please note, that we only cover services provided by providers that licensed by their appropriate governing body.

What we cover that most insurers cover:
- Dental and Orthodontic procedures
- Optical
- Alternative Medicines (Acupuncture, Chiropractic, etc.)
- Massage Therapy
- Physiotherapy
- Prescriptions
- Dieticians
- Orthopedics
- Psychologists, Psychiatrists, Psychotherapists, Counsellors, etc.
- Travel to and from out of town Doctors and Specialists
- Bloodwork
• Vaccinations
• Doctors notes

What we cover that some insurers may not:
• Pregnancy tests, and pre-natal vitamins
• Over the counter for children
• Immigration Medical Exams and X-rays
• Prescription Medical Marijuana
• Prescription Sunglasses
• Procedures or equipment that a doctor that has given a written recommendation for, e.g. Ergonomic equipment.
• Medical expenses incurred out of country

What is not covered by the Extended Health Plan?
While we try to be as flexible as we can for what we cover there are items that we are not able. The items below are not exhaustive, but rather the ones that we are most commonly asked about. If you are unsure about something being eligible, please contact our office and we will be happy to clarify.

What we will not cover:
• The cost of purchasing an insurance plan
• Over the counter medications for adults (an exception can be made for a claim accompanied by a doctor’s note)
• Procedures that are purely cosmetic, and have not been recommended by a doctor
• Tips that you give your service provider

Is Direct Billing available?
No. We do require you to make your purchase yourself, and then we reimburse you after the fact.

Can I claim for receipts for my family?
Absolutely. The claim comes out of your EHP balance but you are welcome to apply for your family members.

I have a lot of receipts for both me and my family. Do I need to submit applications for each one?
No. You can submit a single application for a variety of receipt for multiple members of your family.

What dates of receipts are eligible for the Extended Health Plan?
All receipts submitted to the EHP must be dated from that same academic year. Receipts that do not fall in the below dates will not be eligible.

Receipt Dates for EHP:
2018/2019 Academic Year EHP: September 1st 2018 to August 31st 2019
2019/2020 Academic Year EHP: September 1st 2019 to August 31st 2020
What are acceptable forms of receipts?
Acceptable receipts are the official receipts issued by the place providing the service. They include the information about the business, who the service is being provided to, what the service is, the date and the cost of the service. The most common incorrect receipt submitted is for prescriptions, so below is an example of what will and will not be accepted.

**Accepted**

**OFFICIAL PRESCRIPTION RECEIPT**

Rx# 222333   Refills: 000   Patient Pays: $7.48

Elizabeth Jones

Date: 2001/02/03

Tylenol 325 with Codeine

DIN: 02163925   Tx#: 1234567

Drug Cost Charged: $11.26

Professional Fee: $10.49

Total: $22.09

Pharmacist’s Signature:

ABC Pharmacy   123 Main Street Anywhere, ON   L5L 5L5

(555) 555-5555

**NOT Accepted**

What are insurance claim statements and where do I get them?
These will be available from your primary insurer. The SOGS website has instructions how to access the Claims Details we need, which can be found here. For other insurers, you will need to contact your insurer directly for information on how to access the required documents.

Do I really need to include my GTA contract or duties specification letter?
Maybe. We are not provided the list of GTAs for a given term until the second month of that term, so during those months (September, January, May) we are more likely to ask for a contract if you do not provide it yourself.

During September, **all applicants** must provide their GTA contract for that Academic Year, as we will have no list yet for any term.

If you are unsure if we have your contract on file yet for a given academic year, you are welcome to contact our office at 519-661-4137 or at staffpsac610@gmail.com and we can check our system for you.

Can I submit copies of receipts?
Absolutely! We know that some primary insurers require originals, but we are more than happy to take copies so you can keep the originals for your own records.

What else should I know before I submit an application?
There are a couple things to keep in mind.
• We do not process claims for a total value under $10
• You must completely fill out the application
• If you are having your cheque mailed to an apartment, please remember to include your unit number
• If you are emailing your application, please double check that you have included all attachments and that the application form you are sending is filled out (we commonly get people accidently sending in the blank form)

How can I submit my application?
You have several options for submission. You can bring it in person to our office in Somerville House Room 1313 (basement), you can email it to staffpsac610@gmail.com, you can mail it to our office, and you can fax it to us at 519-850-2998.

How long is the processing time once I submit an application?
Typically, the processing time runs two to three weeks. During the busiest months of the year (January, August, September and December), it can take a bit longer. Ultimately, we try to complete your claims as quickly as we are able.

My claim is approved, where do I pick up my cheque?
Cheques can be picked up in our office in Somerville House Room 1313 (basement). If you are unable to pick up your cheque in person, we are happy to mail. You just need to email staffpsac610@gmail.com with the address.

I would prefer not to get a cheque, can you do direct deposit?
Unfortunately, at this time we are only able to offer reimbursements in the form of a cheque.

What is the deadline to submit my claim?
All purchases must be made by August 31st of the same academic year in which you are a TA, and then you have until September 30th (or the next business day if it falls on a weekend) to submit the claim to our office. We do not accept late submissions. If you anticipate an issue with sending us your claim by the deadline, contact our office well in advance, and we will see what we can do to help.

2018-2019 Academic Year Deadlines:
Purchase Deadline: August 31st 2019
Claim Submission Deadline: September 30th 2019

2019-2020 Academic Year Deadlines:
Purchase Deadline: August 31st 2020
Claim Submission Deadline: September 30th 2020
Who do I contact if I have a question that is not covered here, or relates to my specific claim?
If you have any further questions please contact the Administrative Assistant, Jessie Isack, as she does the process for all EHP claims. She can be reached at 519-661-4137 or staffpsac610@gmail.com.