

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 found on our website).

This program is designed to complement your existing primary insurance (generally SOGS). Through the EHP you may claim the portion of a medical cost that your primary insurer has not covered. This includes a procedure, medication, treatment, etc. that is not covered at all by your primary insurer. More details on what is and isn't covered can be found further down.

Who can access the EHP?

Any member who is a Graduate Teaching Assistant (GTA) in a given academic year has access to the EHP during the same academic year.

Where can I find my EHP balance?

Each member will have a starting balance of \$1000.00. If you've made a claim there are two ways to check your balance. First, on the stub portion of your reimbursement cheque you will find your remaining balance. Alternatively, if you've misplaced your stub you may email our staff to request the balance at staffpsac610@gmail.com.

What can I claim through the EHP?

Generally we cover anything your primary insurer does and a few things they do not. The list below is by no means exclusive. If you have something you're unsure about, please contact us at staffpsac610@gmail.com and we'll be happy to clarify. Please note we only cover services offered by providers licensed by an 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/Specialists
- Blood work
- Vaccinations
- Doctors notes

What we cover that some insurers may not:

- Pregnancy tests and prenatal vitamins
- Over the counter medicine for **children**
- Immigration medical exams and x-rays
- Prescription medical marijuana
- Prescription sunglasses
- Procedures or equipment for which a doctor has provided a written recommendation (i.e. ergonomic equipment).
- Medical expenses incurred out of the country.

What is not covered by the EHP?

While we try to be as flexible as possible there are some items we are not able to cover. The items below are not exclusive but rather what we are most commonly asked about. If you are unsure about something, please contact our office by email at staffpsac610@gmail.com for clarification.

- The cost of purchasing an insurance plan
- Over the counter medications for adults (an exception may be made if accompanied by a doctor's note)
- Cosmetic procedures (unless recommended by a doctor)
- Tips given to service provider

Is direct billing available?

Unfortunately, no. You will need to purchase yourself and will then be reimbursed.

Can I claim receipts for family members?

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 an application for each one?

No. You can submit a single application for a variety of receipts and multiple members of your family.

What dates of receipts are eligible for the EHP?

All receipts submitted to the EHP must be dated within the current academic year. Receipts that fall outside of these dates will not be eligible.

Receipt dates for EHP:

Receipts must be dated within the current academic year (Sept 1-August 31).

What are acceptable forms of receipts?

Acceptable receipts are the official receipts issued by the place providing the service and includes information about the business, service provider, type of service, date and cost. The most common issue is submission of an unacceptable form of prescription receipt. The accepted receipt is the office prescription receipt and not the store receipt.

What are the insurance claim statements and where do I get them?

These are provided by your primary insurer. The SOGS website has instructions as to how to access the claim details we need. 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 Agreement (DSA)?

Maybe. We are not provided the list of GTAs for a given term until the second month of that term and so during September, January, and May, we are more likely to ask for a contract.

During September **all applicants** must provide their GTA contract for the academic year as we won't have a list yet for any term.

If you're uncertain if we have your contract on file, you are welcome to email our office at staffpsac610@gmail.com and we can check for you.



Can I submit copies of receipts?

Absolutely. We are accepting applications electronically and it is acceptable to send copies of your receipts and keep the originals for your records.

What else should I know before submitting an application?

- We do not process claims with a value under \$10.00.
- You must completely fill out the application.
- Please ensure your mailing address is complete including unit number, if applicable.
- Ensure all necessary attachments are included in your email.

How can I submit my application?

Applications are received electronically by emailing staffpsac610@gmail.com.

How long is the processing time once I submit an application?

Generally, the processing time is approximately 4 weeks. During the busiest months of the year (January, August, September and December) it can take longer. From time to time there may be varying circumstances that will cause delays in processing. Ultimately, we will complete claims as quickly as possible.

Once my claim is approved, how will I receive my cheque?

Our office is operating virtually and all cheques are being mailed to members. For this reason, it is important to ensure you provide us with current and complete mailing instructions on the application form.

Is direct deposit an option?

Yes. Please provide your direct deposit form with complete banking details. The form is provided by your bank and will be submitted with each claim.

What is the deadline to submit a claim?

All *purchases* must be made by August 31st of the current academic year of which you are a GTA and claims must be *submitted no later than September 30th (or the next business day if a weekend)*.



Academic Year Deadlines:

Purchase deadline: August 31st of the current academic year.

Submission deadline: September 30th (following purchase deadline).

Who do I contact if I have a question that isn't covered here or relates to a specific claim?

Please contact staff at staffpsac610@gmail.com.

