

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 and received a reimbursement cheque you will find your remaining balance on the stub of the cheque. Alternatively, if you've have received a direct deposit, you can deduct the amount from \$1000 to know the balance. For any questions, contact 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. 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.

The list above 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.

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?

No. Unfortunately we are not able to provide this service. You will need to pay the cost upfront and then submit an application/receipt for reimbursement.

Can I claim receipts for family members?

Absolutely. The claim comes out of your EHP balance but you are welcome to apply for your spouse/dependents.



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. You can also send us your applications on a monthly basis to keep a better track.

What dates of receipts are eligible for the EHP?

All receipts submitted to the EHP must be dated within the current academic year (September 1, 2023 to Aug 31, 2024). Receipts that fall outside of these dates will not be eligible.

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?

- Please send your application in a new email with the subject : Application for Extended Health Plan. Only one type of benefits application is preferable in each email. If you are sending multiple applications at the same time, please send separate emails for each type of application.
- We do not process claims with a value under \$10.00.
- You must fill out the application completely and correctly.
- Ensure all necessary attachments are included in your email - if you require direct deposit, provide that information also.
- If the medical expense was incurred out of the country, please provide the claim amount in Canadian dollars and a document showing the exchange rate to the other currency. In case the documents are in a language other than English, please provide an unofficial translation to help in processing the claim.

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 be reimbursed?

Once your application is processed, you will receive an email indicating when the cheque will be ready or when the direct deposit will be made.

- Cheques need to be picked up from our office. We do not mail the cheques to the applicants addresses anymore, please see the address and hours on our website before visiting the office.
- Direct deposits are usually credited on the last business day of the month, please allow up to 2 business days for the amount to show on your account.



Is direct deposit an option?

Yes. Please provide your direct deposit information including your branch, bank and account number related to your bank account. A void cheque or direct deposit information (these three numbers can be downloaded from your bank) should be submitted with your claim.

I have provided my banking information to Western, do I have to provide to you also?

These benefits are provided to you by your TA Union, we do not have access to your banking details unless you provide them to us.

How long will it take to get my payment once I send my application?

We endeavour to process your email and respond within 4 weeks, however there may be delays. Once your application is processed, the cheque or the direct deposit will be made by the end of that month.

I was a TA only for the Fall term, can I submit my claim after my term ends?

Yes, you can submit your claim any time before the deadlines mentioned here.

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 Sep 30 falls on Saturday/Sunday).

Academic Year Deadlines:

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

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

I have spent well over \$1000 for my medical expenses. How can the Union help me?

Once you have availed the EHP limit of \$1000 available to you, you can apply for the Financial Assistance under the medical category. Please note that the decision on your FA application is subject to approval by the FA Committee.

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

