

ASU Health & Dental Benefits

Frequently Asked Questions 2022/2023

Please see the curated list of commonly asked questions about your coverage with Student VIP.

Q1. Who is covered by the Acadia Students' Union (ASU) Health & Dental Plan?

All full-time students who start in September are automatically covered under the ASU Health & Dental Plan. Students on a co-op, outgoing exchange, who are distance or part-time students or begin their studies in January or May are not automatically covered and must opt-in.

Q2. What is my coverage period?

The policy year runs from September 1 – August 31

For Fall enrolments, coverage begins September 1, 2022, through August 31, 2023

Winter enrolments begin January 1, 2023, through August 31, 2023

Spring enrolments begin May 1, 2023, through August 31, 2023

Q3. How much do the benefits cost?

The ASU provided Extended Health & Dental Plan for the 2022/2023 academic year will cost:

Single Health \$231.00

Single Dental \$165.00

Q4. Can I add family to my ASU Health & Dental Benefits?

Yes! Students can add eligible dependents, including spouses, common-law partners, and children to their ASU-provided health and dental plans for an additional fee. Family must be added during the term in which you start your studies for the academic year. Family must be added each academic year.

Q5. How do I opt-in my dependents?

IMPORTANT - All opt-ins must be done during the opt-in period in which you will start your studies. If you have family members that you would like to have included in your coverage, please contact the ASU Health Plan Office for assistance.

Family Fee: \$304

**Family fees are in addition to single fees*

Fall term opt in period: August 16, 2022 – September 30, 2022

Winter term opt in period: December 16, 2022 – January 31, 2023

Spring term opt in period: April 16, 2023 – May 31, 2023

Q6. How do I opt-out?

If you hold alternative coverage you may be eligible to opt-out of the ASU Health and Dental Plan during the appropriate opt-out period. You are only able to opt-out during the term in which you start your studies for the academic year.

Students are required to submit an opt-out application showing active comparable coverage each new academic year.

ASU Health & Dental Plan opt-outs are done through the ASU Supports Student VIP portal during the opt-out period.

Fall term opt out period:	August 16, 2022 – September 30, 2022
Winter term opt out period:	December 16, 2022 – January 31, 2023
Spring term opt out period:	April 16, 2023 – May 31, 2023

Q7. If I opt-out, but then age out of or lose my current coverage, can I opt back in to the plan at any given time?

No. By opting out of the ASU Health & Dental Benefits you will not be eligible to opt back into the benefits until the next policy year begins, even if you lose your existing coverage.

Examples:

- If your coverage is through your parents/spouse and they lose their coverage.
- If you reach the age of maturity as a dependent on your parent's benefits (i.e., age 21 for some benefits, 25 for others).

Q8. What are my group Policy Number?

The Acadia Health & Dental Plan group policy number is: 0099091000

This information can also be found on your benefit card!

Q9. What is my unique Identification/Certificate Number?

Your Certificate/Identification is 00 + your 7 Digit Colleague Number + 00

How do I find my Colleague Number?

All Acadia Students have been assigned a new Colleague #, this is the number needed for their Medavie Blue Cross ID # when trying to direct bill.

Students can find this number by logging into their Acadia self-serve site and select your user profile at the top of the page. Your Colleague # will appear on the next page directly under your name.

Q10. How do I access my Benefit Card?

All benefit cards are now electronic. Your card is e-mailed to you at the beginning of term. However, you can access your plan card(s) anytime

- Visit www.asusupports.ca
- Select Plan Card
- Select [Download your Extended Health & Dental Card](#)
- You will be able to add your benefit card directly to your Apple Wallet or Google Pay, the option to download and print your card is also available.
- You will need to log into the ASU Supports portal- to make a new account please register with the Acadia provided e-mail.

Q11. What is the Direct2U Prescription Program?

Direct2U is a prescription delivery service available to ASU Health Benefits members. This service offers up to 90% coverage for Generic and Brand Name Medications vs 70% coverage at other pharmacies.

The Direct2U Prescription Program has partnered with Cochrane's Pharmasave right in Downtown Wolfville! The Direct2U Prescription Program provides students with access to higher coverage for their prescription medications. For more information [click here!](#)

Q12. How can I check to see if a certain medication is eligible under my benefits?

If you want to know if your drug is eligible for coverage, check out the Eligible Drug Search tool. Just enter in the name of the drug or DIN (drug identification number) and you'll find out if it's eligible under the benefits and for Direct2U Prescriptions, as well as if it's a Brand or Generic drug.

Q13. What if the only medication that works for me is not covered?

In the event that the therapeutic alternatives, which are eligible under the benefits, prove to be ineffective for treating your particular condition, it is possible to have a special care approval for your medication. These approvals are done on a case-by-case basis. You must complete the Special Authorization Request Form. You will be notified in writing if your application has been approved or not.

Q14. How can I obtain a quote for my upcoming dental procedures?

If you'd like to see exactly what will be covered for specific dental procedure(s), have your dentist submit a pre-determination, along with your name and student ID #, to Medavie Blue Cross™ via fax at 506-867-4651. Pre-determinations are strongly recommended for extensive dental procedures such as wisdom teeth extractions, crowns, and other major services.

You can check to see if a dental code on your pre-determination is eligible under the benefits. Login to the Blue Cross Member Portal to find out!

Note: this does not say how much is eligible, just if the code itself is eligible under your benefits



Q15. Is there coverage for braces or orthodontic services under the ASU Dental Plan?

Unfortunately, the Health & Dental Benefits do not cover Orthodontic services or supplies. Braces, Invisalign and services related to these items would not be eligible for coverage.

Q16. How do I submit a claim?

Please present your Extended Health & Dental plan card when accessing services. If you are required to pay up front for a service, the easiest and fastest way to make a claim is via the Medavie Blue Cross™ Portal or the Medavie Blue Cross™ Mobile App.

For instructions on how to make a claim, [click here](#).

Q17. How long do I have to submit a claim?

Claims must be submitted 90 days after your coverage terminates or within one year from date of service, whichever comes first.

Q18. Do I need to submit a prescription or referral with my claim?

Drug Claims & Vision Appliances always require a prescription.

Registered Massage Therapy (RMT) Requires a physician's prescription on your first claim submission, each policy year.

Orthotics & Orthopedics Must be prescribed by an attending physician, orthopedic surgeon, physiatrist, rheumatologist, or chiropodist/podiatrist.

Hearing Aids Must be prescribed by an otorhinolaryngologist or otologist or recommended by an audiologist.

Q19. Who can I reach out to if I have a question about the status of my claim?

Questions regarding claim status/history should be directed to Medavie Blue Cross™ directly via the contact information listed below:

- Student VIP Dedicated Toll-Free Phone Number: **1-833-867-3468**
- Email: acadia@medavie.bluecross.ca

Please note: It takes 3-5 business days to process a claim starting the first business day after submitting your claim.

If you are unable to view your claim, it has likely been pulled for processing and will appear back on the system after this is complete.

Q20. How do I see a doctor?

Within Canada, students have multiple options for accessing medical care. Regardless of which option you choose, your medical care is private and confidential:

1.) Student Health Services- Campus Health Clinic

- Open > September to April, Monday to Friday 9am – 12pm and 1:30 pm – 4pm, Located in the Dennis House- West Side Entrance
- Phone 902 585 1238 – you must call to book an appointment
- E-mail – studenthealth@acadiu.ca

- Students must present their Provincial Health Card for direct billing or be charged a \$50.00 cash fee

2.) Direct 2U Doctors- Virtual Medical Consultation with a certified Canadian Physician

- Download the Direct2U Doctors App and create an account
- You will go through a doctor assisted Smart Exam, asking questions about your concern or ailment
- After you finish your Smart Exam, a Canadian Physician will review your input and reach out if they have any questions
- You will then receive your diagnosis and treatment plan within minutes, securely sent to your e-mail.
- If your provincial health card does not cover your visit and you are required to pay out of pocket, virtual care services cannot be submitted for coverage under the ASU Health & Dental Plan.

3.) Walk in Clinics- close to Acadia is the EKM- Eastern Kings Memorial Centre

- The local clinic is the EKM, within walking distance
- Located; 23 Earnscliffe Ave., Wolfville
- To make an appointment you must call after 9am Monday to Friday (902 542 2266) -this service is first come first serve, you must call early. If they can see you appointment times will be between 5pm and 9pm on the day you call.
- You must present a valid MSI or Provincial Health Card for billing purposes if you do not have a valid provincial health card be prepared to be charged a cash fee.

4.) Hospital- Emergency Department

- If you feel that your condition is an emergency, and you need help immediately, you can call 9-1-1 or visit the emergency room at the hospital.
- The address for the emergency room (Valley Regional Hospital): 150 Exhibition Street, Kentville, NS, B4N 5E3
- However, patients that go to the emergency room are triaged, meaning seen in order of need, so you could experience a very long wait time.
- Present your MSI card or Provincial Health Plan card at arrival

Q21. What is Direct2U Doctors?

Direct 2U Doctors is a virtual medical consultation platform that will connect you with a certified Canadian Doctor within minutes, skip the hassle of the waiting room and see a doctor when it is convenient for you!

Direct 2U Doctors lets you connect online with a medical provider wherever you are, at school, at home or on the go. Receive a diagnosis, treatment plan and prescription if needed, all without skipping a beat!

Virtual care services cannot be submitted for coverage under the ASU Health & Dental Plan.

Q22. Can I still access the Student VIP Perks program even if I have opted out of the Plans?

Yes! Many Student VIP Perks are available to all Acadia Students, regardless of whether or not they are currently covered under the Student Health and Dental benefits.

Q23. What is the turnaround time if I submit a Special Authorization Request form?

Your request will be confidentially reviewed by a health care professional according to the payment criteria established. When all the required information is received by Blue Cross, the standard turnaround time for Special Authorization decisions is 7 to 10 working days.

Q24. Where can I see an outline of my coverage?

You can find an outline of all of your coverage in the Benefits Brochure or see an outline of coverage broken down by Drug, Extended Health, Vision, Dental, Travel and Accident coverage by visiting the [ASU Supports website](#).

Q25. I am graduating this year – how can I get coverage after I graduate?

If you're graduating this year, you're about to lose the health and dental coverage available to you as a student. If you've already graduated, you may have found provincial government health benefits do not fully cover the cost of many health care services, leaving you vulnerable. Grad Perks offers supplemental health and dental benefits that can help to fill those gaps and provide you with the protection you need. [Click here](#) for more information!

Q26. What is I.M. Well?

Short for Integrated Mental Health & Wellness, I.M. Well on your campus consists of the intuitive I.M. Well Mobile App, as well as your Student Assistance Program. I.M. Well is available to ALL current Acadia students, Acadia Alumni, and their families.

Your I.M. Well Mobile App connects you to campus and community resources and live Counselling for personal, academic, and social needs such as:

- Stress
- Depression
- Legal Issues
- Life Coaching
- Relationships
- Financial
- Addiction
- Nutrition
- Health Translation
- and more...

Remember, there is always someone to talk to!

North America (Toll-Free) 1-877-55-IMWELL (46935)
Outside North America (Call Collect) 1-416-956-2968

If you or a loved one are experiencing a Crisis Situation, dial 9-1-1 or campus security.

Q27. Is there travel coverage included in my benefits?

Yes, you are covered 365 days a year with benefits such as \$2 million coverage per incident, lost baggage coverage, and trip cancellation coverage. *Provincial Health Care must be valid and in force for entire duration of your trip in order for travel policy to be active.

Q28. How do I get a letter confirming my travel coverage?

If you need a letter confirming that you have travel coverage, you can complete a Student VIP Coverage Letter Request. Your request will be reviewed, and a letter emailed to you in 3-5 business days.

Q29. Who do I contact if I need to access my benefits while travelling?

Within Canada (not your home province) and the United States: 1-800-563-4444
Anywhere else in the world, call collect: 1-506-854-2222

Please have the following information ready:

Personal Information

Your name and Student ID Your Policy Number - 0099091000

Travel Information

Travel dates: departure date and return date (from/to) the home province

Travel destination: City, State/Province (when applicable), Country Travel purpose

Medical Information Description of the medical emergency or need (symptoms, circumstances, etc.)

Date of medical emergency or first onset of symptoms

Q30. How do I contact the ASU Supports Office?

Are you looking to receive help from on campus support or in person? Did you know that you can visit the ASU Supports Office Monday to Friday between 9AM-4PM by dropping in to Room 301A in the Acadia Students' Union Building (SUB), by email, or by visiting the ASU Supports website.

E-mail- Tanya@studentvip.ca or info@asusupports.ca

Phone 902 585 2167

Website www.asusupports.ca

Note: The ASU Supports Office will be closed for 1 hour each day during the lunch hour.