

ASU International Medical & 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) Medical & Dental Plan?

All international and international exchange students are automatically covered under the ASU International Student Medical & Dental Plan unless they are registered as co-op students in the fall term.

Q2. What is my coverage period?

The policy year runs from September 1 – August 31

Fall enrolment coverage begins September 1, 2022, through August 31, 2023

Winter enrolments coverage begins January 1, 2023, through August 31, 2023

Spring enrolments coverage begins 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 Medical \$775.00

Single Dental \$165.00

Q4. Can I add family to my ASU provided Medical & 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. The family must be added during the term in which you start your studies for the academic year. The 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. If you have family that arrives to Canada after you and you would like to have included in your coverage, please contact the ASU Health Plan Office for assistance.

Family Fee: \$975

**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?

All international students who begin their studies in the Fall, Winter or Spring terms are automatically enrolled under the ASU International Students Medical & Dental Plans.

If you have alternate, comparable coverage that meets the minimum requirements set by the ASU and Acadia University, you may be able to opt-out. There are 4 possible types of Medical opt-outs which can be



submitted. Students must provide proof of comparable coverage to be opted out of either the Medical or Dental plans.

1. MSI Opt-Out
2. Private Opt-Out
3. Exchange Student Opt-Out
4. Government Sponsored Opt-Out

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

ASU Medical & 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. What is my group Policy Number?

International Students studying at Acadia University have TWO benefit plans. The Medical Coverage plan, which covers you for Hospital Visits, Doctor Visits, Prescription Drugs, Ambulance, plus more! The Dental Plan will cover you for routine Dental Expenses such as Exams, Cleanings, and Extractions. Please visit the ASU Supports website for more information.

Your Policy Numbers will be different for Medical vs Dental plans but your Identification Number will remain the same.

The Acadia International Student Medical Plan group policy number is: 99092
The Acadia Dental Plan group policy number is: 0099091000

This information can also be found on your Benefit Cards

Q8. What is my unique Identification/Certificate Number?

Your Identification Number is: 00 + Your 7 Digit Colleague ID 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.

Q9. How do I access my Medical and Dental Cards?

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 through the My Peak mobile app or through the ASU Supports website.

International Medical Plan

- Visit <https://studentvip.ca/asu>
- Select Plan Card



- Select [Download and Print your International Health Plan Card](#)
- You will need to log into the ASU Supports portal- to make a new account please register with the Acadia provided e-mail.

Dental Plan

- Visit <https://www.studentvip.ca/Default.aspx>
- 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.

Q10. What is the Direct2U Prescription Program?

The Direct2U Prescription Program has partnered with Cochrane's Pharmasave right in Downtown Wolfville! The Direct 2U Prescription Program provides students with an increased coverage rate, direct billing, and quick delivery service for their prescription medications.

This means less out of pocket payments! Please read through your policy booklet wording for more details on your prescription drug coverage!

Q11. 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

Q12. Is there coverage for braces or orthodontic services under the ASU Dental Plan?

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

Q13. How do I submit a claim?

International Medical Plan Claim

If you have paid up front for medical services (doctor visits, prescription medication, emergency hospital expenses, lab tests, x-rays, etc.), you will need to submit a claim for review for reimbursement (receive money back).

There are many ways in which you can submit a claim, including through the My Peak mobile app, Online, by email, fax, or mail. Visit <https://studentvip.ca/asu/internationalclaims> for more information on how to submit your claims!

Dental Plan Claim

Please present your 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 dental claim, [click here](#).

Q14. 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.

Q15. Do I need to submit a prescription or referral with my claim?

Certain services may require a prescription or referral to be considered eligible or for you to be reimbursed. Please review your policy wording to see when a referral or prescription request will be required.

Q16. 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.

Q17. How do I see a doctor?

Within Canada, students have multiple options for accessing medical care, including seeing a doctor right on campus! 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 1:30pm – 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 your ASU International Student Medical Card for billing purposes. If you do not have a valid health card, upfront payment will always be required.

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

Q18. 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!

GOeVisit 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 that are paid for upfront and in full can be submitted for coverage and reimbursement under the ASU International Student Medical Plan.

Q19. How can I check to see if a certain service is eligible under my medical plan?

[This form](#) can be completed to confirm eligibility of claim under the ASU International Medical Plan prior to a student seeking the service. This form can be completed and sent in to studentvip@medavie.bluecross.ca. The claims team will review and respond with approval or denial within 48-72 business day hours.

Q20. 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.

Please visit: <https://studentvip.ca/asu/perks>



Q21. Where can I see an outline of my coverage?

You can find an outline of all your coverage in the Benefits Brochure or by visiting the [ASU Supports website](#).

Q22. I am graduating this year – how can I get coverage after I graduate?

If you are graduating or are a recent university graduate, you may not be eligible for provincial health care. Don't leave yourself exposed to expensive medical bills. The International Alumni Plan is designed to cover you for many emergency medical situations while you wait for your provincial coverage.

[Click Here](#) for more information!

Q23. 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.

Q24. What is the My Peak app?

The My Peak app is your ASU Medical and Dental Plan resource hub. Download your free international student app today for access to resources about your health plan and campus! Search "My Peak" in your app store to conveniently:

- Submit a claim
- Download your Health Plan Card
- View coverage information
- E-Visit with a doctor via video right from your phone
- Talk to a counsellor
- and so much more...

To download the My Peak app, please follow these instructions on how to download and register for My Peak

1. Download the My Peak app in the App or Google Play Store
2. Select 'Create' Account and use group code **ASUINTL**
3. Click the link in your email and login to the app
4. Select the wallet card icon on the bottom right
5. Select Health Plan Card and complete the fields

Q25. How can I access interpreter services to help me communicate?

Through the IM Well Program, ASU students have access to over-the-phone Interpretation Services.

This service can be used with on and off campus counsellors, on and off campus doctors, Resident Advisors, professors, friends, TAs, ASU Staff & Executives, etc.

1. Dial toll-free: 1-866-794-8987
2. When connected, please provide:
 - The CIN Number: 8650
 - First & Last Name
 - School Name: Acadia University
3. State the language required
4. You will be connected with an interpreter within 60 seconds. You will introduce yourself and brief the interpreter as to the nature of the call. The interpreter will remain on the line at the end of the session for a debriefing if you require.

Q26. Is there travel coverage included in my benefits?

Yes! There is travel coverage included in your ASU International Student Medical Plan. International Students are provided with up to 90 consecutive days of travel coverage outside of Nova Scotia – including up to 30 days of emergency medical coverage in your home country! Please read your ASU International Medical Plan policy for full travel coverage details, limitations, and exclusions.

Q27. 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.

Q28. 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



Q29. 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.