

Bishop's SRC Enhanced Health & Dental Plan FAQ

1. WHAT IS THE ENHANCED PLAN?

The Enhanced Plan is a flexible benefit model that offers students a choice between different levels of coverage at different costs, as an alternative to the traditional one-size-fits-all health and dental plan model currently available to Bishop's SRC members. The Enhanced Plan offers higher coverage at a higher cost (\$251). However, the Basic Plan will continue to be an option for those students who prefer lower coverage at a lower cost (\$220).

As of September 1, 2015, all students who are members of the Bishop's University Students' Representative Council (SRC) and who are paying tuition fees at either the Canadian or Quebec rates will be automatically enrolled in the Enhanced Plan and will have the option to revert to the Basic Plan, or mix-and-match portions of the Enhanced and Basic Plans, or opt out, during the Change of Coverage Period each year.

International students are automatically covered by the Enhanced Dental Plan only.

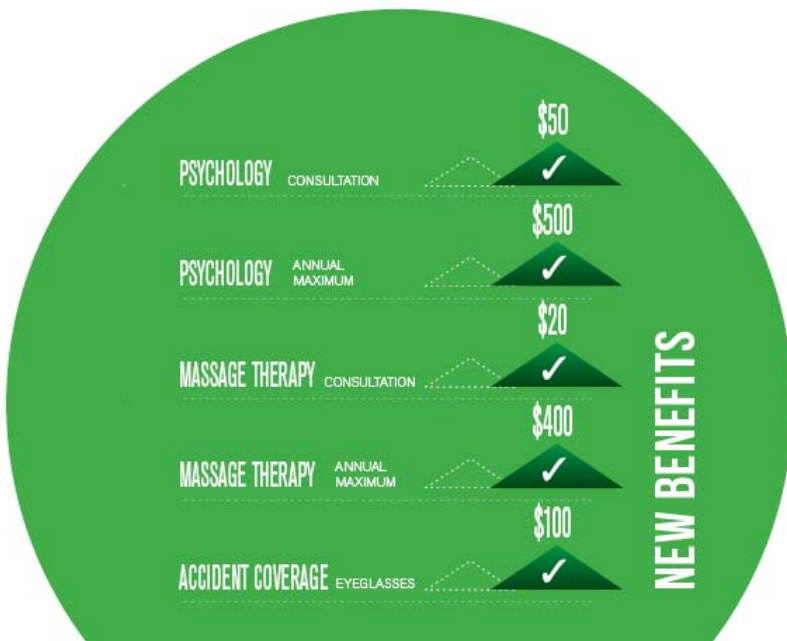
2. WHY AN ENHANCED PLAN?

Bishop's University has a diverse student community. A one-size-fits-all Health & Dental Plan may not meet the needs of everyone. Introducing the Enhanced Plan to Bishop's students will allow students the freedom to choose between levels of coverage based on their individual needs. The Enhanced Plan proposes to fill those gaps in coverage for students who seek increased support from their Plan at a higher, but still affordable, price.

3. HOW MUCH DOES IT COST?

The total cost of the Enhanced Plan is \$251.00 for students starting in September (\$145.00 for health coverage and \$106.00 for dental coverage). The policy year is from Sept. 1, 2015 - Aug. 31, 2016. The cost of the Plan is automatically included in your tuition and other fees.

4. WHAT ARE THE COVERAGE INCREASES AND NEW BENEFITS INCLUDED IN THE ENHANCED PLAN?



5. CAN I ENROL MY SPOUSE OR FAMILY IN THE ENHANCED PLAN?

Yes, as with the current Plan, students can enrol their spouse and/or dependent children in the Enhanced Plan during the appropriate Change-of-Coverage Period. Visit www.ihaveaplan.ca at the end of August for details on enrolment fees.

6. CAN I CHANGE MY COVERAGE?

If you are covered by another extended health and/or dental plan (i.e. parent or spouse's employee plan), you can combine both plans to maximize your overall coverage and reduce or eliminate out-of-pocket costs.

Alternatively, you can choose a different level of coverage with the Basic Plan (\$220), mix-and-match portions of the Enhanced and Basic Plans, or opt out of the health portion, the dental portion, or the Plan in its entirety. All coverage changes must be completed during the appropriate Change-of-Coverage Period. You will receive a credit to your student account for the amount of the Plan.

7. WHEN IS THE CHANGE-OF-COVERAGE PERIOD?

Fall: Aug. 24 – Sept. 18, 2015

Winter (new students only): Jan. 4 – 21, 2016

8. HAVE MORE QUESTIONS?

Information is available online at www.ihaveaplan.ca or by calling the Member Services Centre toll-free at 1 855 535-3210, Mon. - Fri. from 9 am to 5 pm.