

## Benefits: Frequently Asked Questions

<b>1. How do I enroll for benefits?</b>
If an employee is eligible for benefits, they will receive information from their HR Coordinator on which benefits they are eligible for, the start (and end date if applicable) of the benefits and forms to complete for enrollment.
<b>2. Is there a waiting period for benefits?</b>
For new employees, the waiting period for benefits are generally: a) the first of the following month for MSP coverage b) 3 month waiting period for Manulife. However, your HR Coordinator will provide you with the benefits you are eligible for, the start date of coverage and end date (if applicable).
<b>3. Is there a minimum number of hours (FTE) that I must have to be eligible for benefits?</b>
For most employees, you must be working a minimum of 50% FTE in order to be eligible for benefits. For information on eligibility through Auxiliary work, please email <a href="mailto:auxilliary@bcit.ca">auxilliary@bcit.ca</a> .
For information on eligibility through PTS benefits, please refer to the PTS benefits frequently asked questions.
<b>4. What benefits am I covered for?</b>
Benefit booklets can be found on the HR Website at: <a href="https://www.bcit.ca/hr/services/benefits/extended.shtml">https://www.bcit.ca/hr/services/benefits/extended.shtml</a> Please ensure that you review the benefit booklet that is correct for the type of employee group and status. If you are unsure, contact your HR Coordinator at <a href="mailto:hr@bcit.ca">hr@bcit.ca</a> .
<b>5. Where can I find benefit enrollment forms?</b>
Benefits forms are posted on the HR website at <a href="#">Forms – BCIT</a>
<b>6. How do I access my benefits?</b>
To access Manulife benefits, once you have been enrolled, you will receive a Manulife Financial Benefit Card that will need when filling out health or dental claims or when purchasing prescriptions. You may also access your electronic benefit card by signing in to Manulife's Group Benefits <a href="#">employee portal</a> or from the Manulife Mobile App.
<b>7. When will my benefit card arrive?</b>
Your benefit card should arrive around 3 to 4 weeks after your Manulife benefit start date. The benefit card is mailed to BCIT Human Resources and then we will send it to you via interoffice mail. In addition, you can access through the <a href="#">Manulife Mobile App</a> .
<b>8. Where do I find claim forms?</b>
Claim forms can be found on the HR website at: <a href="https://www.bcit.ca/hr/services/benefits/extended.shtml">https://www.bcit.ca/hr/services/benefits/extended.shtml</a>
<b>9. How do I submit a Manulife claim?</b>
You can either submit a claim online through the <a href="#">Manulife Employee Portal</a> or via a <a href="#">claim form</a> mailed to Manulife.
<b>10. What is Fair PharmaCare and why do I need to enroll in it?</b>
The BC Fair PharmaCare program is designed to help ease the burden of prescription drug costs for residents. Manulife administers your drug claims and requires enrollment to ensure that you receive coverage from the province for eligible drug expenses so that you are able to make the most of your available drug coverage. Without confirmation of enrollment in the Fair PharmaCare plan, Manulife will pay claims up to the threshold limit and no further drug claims will be accepted until proof of enrollment has been submitted.
<b>11. How do I enroll in Fair PharmaCare?</b>
To enroll, and for more information, go to the <a href="#">Fair PharmaCare Plan</a> site.

**12. How do I notify Manulife, once I have enrolled in Fair PharmaCare?**

Once you have received confirmation of enrolment, update Manulife through the secure “Send a Note” function on the [Manulife Employee Portal](#) or mail a copy to: Manulife Financial PO Box 1653 Waterloo, ON N2J 4W1. Please include your plan contract number, plan member certificate number and the registration date with your confirmation of enrolment.

**13. How much will I have to pay for benefits?**

Benefit premiums are paid by BCIT. The BCGEU employee groups also pay a portion of their life insurance policy. There is no premium for MSP.

**14. Does it cost extra to add my spouse and dependents to my benefits?**

BCIT pays for the premiums, including family coverage.

**15. How do I change/add/delete dependents?**

For MSP, please complete the Medical Services Plan Group [Change Request form](#) and e-mail to [hr@bcit.ca](mailto:hr@bcit.ca)

For Manulife benefits, please complete the Extended Health & Benefit [application and change form](#) and e-mail to [hr@bcit.ca](mailto:hr@bcit.ca)

**16. How do I correct birthdates for dependents?**

This can be processed on-line by Human Resources. Please e-mail the details to [hr@bcit.ca](mailto:hr@bcit.ca)

**17. What are the cut-off dates for overage dependent coverage?**

MSP coverage ends on the end of the month in which they turn 19. After age 19, they will be covered on their own MSP account at no cost.

For Manulife (Extended Health & Dental Benefits), coverage ends on their 21<sup>st</sup> birthday. However, If they are over the age of 21 and under the age of 25, dependents can remain on Manulife benefits provided they are a full time student at a recognized post-secondary institution. Additional information can be found at: <https://www.bcit.ca/hr/services/benefits/dependents.shtml>

**18. Do I have out of country coverage?**

If you are covered under BCIT’s Extended Health plan, then you are covered for out of country coverage. Details on coverage can be found in your benefit booklet at: <https://www.bcit.ca/hr/services/benefits/extended.shtml>

**19. Does our plan cover Emergency Travel Assistance?**

As long as you are covered under BCIT’s Extended Health Plan, you have access to Emergency Travel Assistance. Information on what the coverage entails can be found at: <https://www.bcit.ca/hr/services/benefits/travel.shtml> Further details can be found in the benefit booklets at: <https://www.bcit.ca/hr/services/benefits/extended.shtml>

**20. How do I find out information on Optional Life Insurance and the rates?**

Optional Life Insurance is available to regular employees who qualify for Group Life Insurance under the BCIT policy. Rates and additional information can be found at: <https://www.bcit.ca/hr/services/benefits/optionallife.shtml> To apply for Optional Life Insurance, send a request to [hr@bcit.ca](mailto:hr@bcit.ca) with the dollar amount you would like to purchase. HR will complete the Administrator section of the Application and Evidence of Insurability form and return to you to complete and submit to Manulife using [either method noted online](#).

**21. What do I do if I believe my benefits claim was adjudicated incorrectly?**

Contact Manulife’s BC College’s Line first at 1-800-575-2200 to request additional information. If you are still unsure, contact Heather Thomas, Benefits & Wellness Advisor in Human Resources ([heather\\_thomas@bcit.ca](mailto:heather_thomas@bcit.ca)). You may be asked to provide her with a copy of the Explanation of Benefits form describing why the claim was denied.