



Frequently Asked Questions

Please see the curated list of questions regarding benefit details and operations for the upcoming 2020-2021 policy year due to the effects of the COVID-19 pandemic.

Q1. If a student is required to take all of their classes online, do they need to opt-in for coverage?

- An undergraduate student must be enrolled in a minimum of 3.0 undergraduate credits for the academic year (September to April), by the fall deadline are automatically enrolled in the benefits.
- If a student is in Canada while taking their online courses, they have access to coverage and services across Canada. For international students studying in their home country, see Q2 and Q3.
- Eligibility for coverage has not changed. Please check your tuition statement to ensure you have been assessed the fee, if not you will need to opt-in for coverage during the appropriate opt-in periods.

Q2. How has COVID-19 affected coverage under the BUSU Health and Dental Benefits?

- There is no interruption or changes to coverage under the BUSU Health and Dental Benefits relating to COVID-19, and coverage is valid across Canada and in your home country for international students. There are slight modifications to the Travel benefit coverage; see Q4.
- International students studying remotely in their home country can stay enrolled on the BUSU Health and Dental Benefits and can access coverage in their home country! See Q3 for further details.
- A positive COVID-19 diagnosis does not affect the health and dental benefits coverage or eligibility except for travel. If the student is an international student, this may affect their international student health coverage. Please contact your international health plan provider UHIP for further details.

Q3. If an international student is studying in their home country how is their coverage affected?

- BUSU is committed to supporting international students in their home country. As such, BUSU has partnered with Student VIP to provide access to the BUSU Health and Dental Benefits for international students who are studying remotely in their home country due to the COVID-19 pandemic.
- Students can enjoy the same coverage offered through the benefits with the exception of the Travel and Accident portion of the benefits. Travel and Accident benefits are only in force if the student returns to Canada.
- If an international student wishes to opt out of the BUSU Health and Dental Benefits, they must do so by completing a home country opt out by visiting www.studentvip.ca/busu and clicking on opt-out by the opt out deadline of September 30, 2020.

Q4. If a student chooses to travel, are they covered?

- Travel coverage is in force, but we encourage all students to exercise caution due to the COVID-19 pandemic and review their travel benefits before departure.
- Students who are travelling have coverage for COVID-19. There is no coverage for COVID-19 while abroad if the student was experiencing symptoms and or had a positive COVID-19 result prior to departure.
- Students must ensure their provincial health care or international health plan is in force for the entire duration of their trip.
- Trip cancellation and trip interruption coverage due to COVID-19 is not eligible until the Government of Canada travel advisory is reduced to a 2, 1 or removed entirely.
- Travel and Home country coverage are only in force if the student started their studies in Canada.

Q5. Are COVID-19 tests covered under the BUSU Health and Dental Benefits?

- COVID-19 testing is currently offered by the provincial government and covered by provincial health care i.e. OHIP.
- If you are an international student, please consult your international student health policy for coverage details. COVID-19 tests are not eligible for coverage under the BUSU Health and Dental Benefits.

Q6. How has COVID-19 changed the services through the BUSU Health and Dental Benefits?

- Students in Canada can still access all of the services included in the BUSU Health and Dental Benefits and we've made it easier with the new Direct2U Health Hub!

Q7. Are there new features or services this year?

- Yes, the Direct2U Health Hub and the home country Health and Dental Benefits coverage for international students.

Q8. What is the Direct2U Health Hub?

- The Direct2U health Hub connects students in Canada to top of the line virtual health care services.

Students can access:

- Virtual doctors' appointments,
- COVID-19 screening
- Physiotherapy appointments **(New!)**
- Physiotherapy wellness library and self-guided videos **(New!)**
- Fitness membership **(New!)** • Medication delivery and more.

Visit the Virtual Health Hub at www.studentvip.ca/busu/direct2U

Q9. If a student is not in Ontario, how can they find a practitioner or access services?

- On the BUSU Health Benefits website, there is a provider search tool. It will display various practitioners such as dentists, massage therapists, physiotherapists and more across Canada. Providers that will direct bill the health benefits will be marked appropriately.
- Students can use the Direct2U Doctors platform to have a virtual doctor's appointment! After completing a small questionnaire, students are then connected with a health care provider.

Q10. Where can I find benefit details and up to date COVID-19 information relating to the BUSU Health and Dental Benefits?

- www.studentvip.ca/busu
- www.studentvip.ca/bsus/covid
- Contact the BUSU Health Plan office www.studentvip.ca/bsus/support

Q11. How do I contact the BUSU Health Plan Office?

- The Health Plan Office will not be open for student access until further notice. Inquiries can be made via telephone or e-mail, please visit www.studentvip.ca/busu/support.