



Research and Scholarship Leave (RSL) guide

UNIVERSITY OF CALGARY

This guide is designed to help you prepare for your RSL and better understand how your benefit plan will work while living outside of Canada. Find information on how to make a claim, who to contact for more information and answers to frequently asked questions. Alberta Blue Cross®, in conjunction with your employer, are here to help in any way we can.

IMPORTANT THINGS TO KNOW WHEN USING YOUR BENEFIT COVERAGE WHILE LIVING OUTSIDE OF CANADA

The University of Calgary (U of C) group benefit plan provides extended health, dental and spending account coverage. The plan reimburses based on the Canadian equivalent of coverage when purchases are made outside of Canada.

PRESCRIPTION DRUGS

Eligible prescription drugs must be prescribed by a licensed prescriber or health care professional and purchased from a licensed pharmacy.

Authorization for a greater than 100-day supply

If you are on any medications that you need to take with you, there is an approval process to have an extended supply dispensed and paid for before you go. Email totalrewards@ucalgary.ca and provide your pharmacy name and address, departure date, scheduled return date, how long you will be away, how many medications you and your family members will need and number of days of medications currently on hand. The U of C will review and approve the extension by sending their approval to Alberta Blue Cross. They will then contact your pharmacy with the approval. This needs to be done 1 to 2 weeks prior to your departure.

Early renewal on special authorization drugs

If you are currently on a medication that requires a special authorization approval and the renewal date of your approval is when you are away on leave, your doctor will need to submit a new special authorization request to extend your approval. This will need to be completed before a greater than 100-day supply of your medication can be approved.

Call our customer services team if you need any assistance at 1-800-661-6995.

HEALTH CARE AND VISION BENEFITS

Health benefit claims are covered on a reimbursement basis. You need to pay the provider and obtain an official receipt to submit to Alberta Blue Cross for reimbursement.

Eligible providers are licensed, certified or registered to practice their profession by the appropriate professional authority in the jurisdiction where they provide their services. Eligible expenses are reflected in our current benefits booklet.

DENTAL

Dental claims are paid based on the Alberta Blue Cross Usual and Customary dental fee schedule. Have your dentist provide a detailed breakdown of services when submitting any dental claims. A **dental claim checklist** is included in this guide for your reference.

FLEXIBLE SPENDING ACCOUNTS

Eligible expenses for Health Spending Accounts (HSAs) are determined by the Canada Revenue Agency and eligible expenses for Wellness Spending Accounts (WSAs) are determined by the categories outlined in your employee booklet.

Important dates to remember

- The benefit year for the flexible spending account is July 1 to June 30.
- Your unused credits will carry forward 1 year.
- Expenses incurred in a benefit year (July 1 to June 30) must be submitted by September 30 to be eligible.

Please refer to your benefit booklet for detailed benefit information regarding your employee benefit plan coverage, as this guide does not contain details about coverage or limitations.

CLAIMING TIPS

At this time, out of country claims cannot be submitted online through Alberta Blue Cross's member site. We ask you to complete the appropriate claim form, scan all paid-in-full receipts and email your claim and supporting documents to internationalclaims@ab.bluecross.ca.

Currency

Claims must be submitted in the same currency that the services were purchased in and are paid in Canadian funds. Alberta Blue Cross will use the Bank of Canada exchange rate associated with the date of service. Alternatively, you can submit a copy of your credit card statement to show the exchange rate used.

Important dates

- The benefit year for health is July 1 to June 30.
- The annual maximums will reset on July 1 of each year.
- The benefit year for dental is April 1 to March 31.
- The annual maximums will reset on April 1 of each year.

Claiming limitation

All health and dental claims must be submitted within 12 months of the date of service to be eligible. Spending accounts have a different claiming limitation—HSA and WSA expenses incurred in the policy year are required to be submitted by September 30.

Claim application forms can be obtained directly from Alberta Blue Cross's website at ab.bluecross.ca. We accept submission of claim applications via mail, fax, email or online through our member site.

Forms

Find the following forms on Alberta Blue Cross's website at ab.bluecross.ca/forms.php. These forms are also available through the Alberta Blue Cross member site at members.ab.bluecross.ca. Sign in to have access to auto-filled claim forms.

- **International service/expatriate claim form** for non-emergent drug, health, vision claims.
- **Dental form**
- **Emergency medical travel claim form**

Receipts

Receipts must indicate the following information:

- First and last name of the individual receiving the service or product.
- Dates of when the service or product was obtained.
- The service or product purchased.
- Provider's name, address, phone number and registration numbers if necessary.
- The amount charged for the service or product.
- That the service or product was paid in full.

IMPORTANT CONTACT INFORMATION

Whatever you need, we're here to help.

Emergency medical travel assistance

Toll Free: 1-888-772-2583 (Canada and USA)

Toll Free: 1-403-225-4289 (Collect-all countries)

Email: operations@canassistance.com

Non-emergent benefit inquiries

Alberta Blue Cross Customer Services

Toll Free: 1-800-661-6995 (Canada and USA) or

1-780-498-8000

inquiry@ab.bluecross.ca

Monday to Friday, 6 a.m. to 6 p.m MT

Email non-emergent health, dental, HSA and WSA claims to internationalservices@ab.bluecross.ca.

University of Calgary Benefits Administration

Total Rewards totalrewards@ucalgary.ca

UService hr@ucalgary.ca

1-403-210-9300

ucalgary.ca

FREQUENTLY ASKED QUESTIONS

Information for employees commencing RSL.

Will I have to let my provincial health care plan know I'm living out of the country for more than 6 months?

Contact Alberta Health Care Insurance Plan (AHCIP) if you are leaving Alberta for a short or extended absence. AHCIP will extend coverage for 2 years if you are away for travel, personal visits or educational leaves (sabbatical). Find contact information for AHCIP at alberta.ca/ahcip-contact.aspx.

What currency should I use when submitting my claims?

Submit claims in the same currency that the services were purchased in. All claims are paid in Canadian funds. Alberta Blue Cross will use the Bank of Canada exchange rate on the date of service or the exchange rate you paid (if you submit a copy of your credit card statement to show the exchange rate used).

Will my Alberta Blue Cross ID card work in other countries?

In Canada, many providers are able to bill Alberta Blue Cross directly. However, for non-emergent services out of the country, you will be required to pay for the services in full and submit a detailed receipt for reimbursement. Please refer to **claiming tips** for more details.

How do I know if the provider I'm using is eligible?

Eligible providers are licensed, certified or registered to practice their profession by the appropriate professional authority in the jurisdiction where they provide their services. Have your provider include their license and/or registration information on the receipt.

Will I get new Alberta Blue Cross ID cards?

Your Alberta Blue Cross ID card should reflect Section #SB. Get the most up-to-date ID card information by signing into the Alberta Blue Cross member site at members.ab.bluecross.ca.

Is there any interruption in coverage?

No, the coverage you have today will continue while you are traveling and living outside of Canada during your RSL.

How do I submit a non-emergent health, dental, HSA or WSA claim?

You can submit a claim by completing the appropriate claim form, scanning and emailing all documents to internationalservices@ab.bluecross.ca.

What happens when my RSL is over?

Once your RSL is over, your benefits will revert back to your regular Academic benefits. If you have any questions about your benefits upon your return, you can reach out to benefits@ucalgary.ca.

What happens if I or my spouse reach age 65 while I'm away on RSL?

If you or your spouse are turning 65 while you are away, contact AHCIP before you go and have a proof of age document on file. You will automatically be added to the senior's drug plan when you turn 65. To access your U of C drug coverage after you turn 65, claims are required to be paid through your government senior's plan first.

Do I have to return to Canada to refill a prescription?

It's a good idea to request an extension on your medication and take it with you on your RSL. Here are the steps you can take to get the medication you need before you leave for your RSL.

- ✔ **Greater than 100-day supply process**
- ✔ **Early renewals for special authorization**

IMPORTANT THINGS TO DO BEFORE YOU LEAVE

- Contact your provincial health care plan and let them know how long you will be out of the country to ensure your provincial health care continues while you are away.
- Register for the Alberta Blue Cross member site at members.ab.bluecross.ca for easy access to your benefits while you are away.
- Get paid faster by setting up direct deposit for your claim payments on our member site at members.ab.bluecross.ca.
- Create a plan for the medication you will need while away.

DENTAL CLAIM CHECKLIST

Information for employees taking commencing RSL.

Please ensure you provide the following when submitting a claim for non-emergency, out-of-country dental services:

- ✔ **Alberta Blue Cross dental claim form**—completed and signed.
- ✔ **An original paid-in-full receipt***—receipt must include:
 - name, address and contact number of the dental provider;
 - name of patient;
 - a detailed description of each service provided including type of materials used (such as amalgam or silver filling, porcelain or stainless steel crown);
 - tooth number (if applicable);
 - tooth surfaces (if applicable);
 - duration of cleaning (if applicable);
 - breakdown of the cost for the provider's services and laboratory costs (if applicable); and
 - currency for costs and payments listed on the receipt.

- ✔ **Dental records from out-of-country dental provider.**
- ✔ **X-rays—if applicable.**
- ✔ **Digital photos—if applicable.**
- ✔ **Translation document—documents being submitted must be translated into English.**

Note: since not all dental plans cover non-emergency treatments outside your country of residence, it's important that you verify coverage eligibility by referring to your plan booklet or contacting our Customer Service department at 780-498-8000 (Edmonton) or 1-800-661-6995 (toll free).

Please submit claims and supporting documents to **internationalclaims@ab.bluecross.ca**.

**If the original receipt has been provided to another insurer for coordination of benefits a copy of the receipt along with the explanation of benefits will be accepted.*

