

AMS/GSS Health & Dental Plan FAQs

What is AMS/GSS Health & Dental Plan?

The AMS/GSS Health & Dental Plan was designed by students for students to take care of expenses not covered by basic health care plans, such as **British Columbia's Medical Services Plan (MSP)**, equivalent provincial health care plans, and private basic plans. The comprehensive Plan covers prescription drugs, dental care, psychologist visits, travel health coverage, vision care, and much more.

Understand my coverage.

To obtain all of the details of your coverage, including maximums, please see the [website](#).

What is the Change-of-Coverage period for extended health insurance?

The **Change-of-Coverage Period** is the period at the beginning of the term when you can either opt-in/out or enroll your spouse and/or dependents. These dates are strict, and no exceptions can be made.

How much does it cost?

Please refer to [Cost](#).

How to opt-out?

If you're already covered by an equivalent health and dental plan (such as a parent's or spouse's employee benefit plan, or a plan provided by your band council or through Health Canada), you can opt out and the fee will be reversed from your student account. The British Columbia Medical Services Plan (BC MSP) doesn't provide coverage equivalent to the AMS/GSS Health & Dental Plan. **Students can't opt out if they're covered only by BC MSP.** Please refer to [How to Opt Out](#) for more information.

Can I opt out Health or Dental only?

Students cannot opt out of only one portion of the plan; they would have to opt out of the whole plan if they have equivalent coverage.

Can I still opt out after the Change-of-Coverage Period?

You can submit the [exception request](#). However, the exception request system is limited to exceptional circumstances such as new common-law/marriage relationships, birth of a child, first time entering Canada, etc. Students cannot opt-out after the COC period, they are required to provide proof of coverage during the COC period, if they have it. Otherwise, they must be enrolled in the plan.

If I complete my courses and wait for graduation, can I still opt out?

Any student who completes their studies in December can complete an annual opt out (September to August) as long as they have not used the Plan. Students can apply for this opt out after the end of the January Change of Coverage Period via the exception

request portal. The student would need to upload proof of graduation and indicate they have not used the Plan and are graduating and would like to opt out. If the student uses the Plan, then they will not be able to opt out regardless of graduating.

How to enroll your family (spouse and/or dependent children)?

If you're already automatically enrolled in the Plan: Select 'Enroll Your Family Now' from the menu on the left during the Change-of-Coverage Period.

If you're unable to enroll your family through the online coverage manager, please contact Studentcare for instructions.

When I tried to enroll my family during the Change-of-Coverage Period, I got an error message which says, "we are unable to identify you in the system."

Two things might have happened:

1. You made an error in your school or student number.

If you chose the wrong school, [click here to return to the list of associations](#). If you made an error in your ID number, click below to try again.

TRY AGAIN >

2. Your profile was not found in our system.

No worries! You can still provide us with your information and how you would like to change your coverage, but first we need to create a profile for you.

This profile will be cross-referenced once an updated enrolment list is received from your school, at which time your transaction will be processed. If the profile you have provided does not match the enrolment list that we have received from your school, your change of coverage will not be processed.

CREATE A PROFILE >

When you get to the page above, there would be an option "Create a Profile". You can finalize the steps through that process and once we have their files added, it will automatically match.

How much does it cost to enroll my spouse and/or dependent children?

Please refer to the Fees section:

https://www.studentcare.ca/rte/en/UniversityofBritishColumbiaAMSGSS_ChangeofCoverage_CoupleFamilyEnrolments

What is a Fair PharmaCare Plan?

Fair PharmaCare helps B.C. residents pay for many prescription drugs and dispensing fees, and some medical devices and supplies. Fair PharmaCare coverage is based on income. The less you earn, the more help you get. Learn more about who is eligible for the PharmaCare Plan, what does PharmaCare Plan cover and what you need to register and more at [Fair PharmaCare Plan](#). For more questions regarding the Fair Pharmacare Plan, please refer to [AMS StudentCare](#).

When is the policy year?

Please refer to "[Understanding My Coverage.](#)"

How to claim?

Please see more at "[How to Claim.](#)"

What is a Pay Direct Card?

Pay Direct Cards can be used at any practitioner that offers direct billing. That includes the pharmacy, dental clinics, Vision clinics, Physio, Chiro, etc. Most commonly Pharmacy, Dentists and Vision offer direct-billing, however sometimes others offer direct-billing too.

Students can fill out their pay-direct card with their Student ID themselves and present it to the practitioner's office. There is no requirement to bring it to the student care office to be processed.

Why are my claims refused by Pacific Blue Cross?

For new students, you are likely to experience a black-out period, and please see the definition of a black-out period below. You could submit an inquiry with the [Assistance Cente](#) to confirm your coverage. Please save the receipts for any health/dental appointments, and you will be able to submit a claim after your name is active with the insurance company, upon the end of the black-out period. If you have opted out of the plan in previous years, then you would experience a black-out period as you would have to be re-enrolled as a "new" student.

What is Blackout Period?

You are likely to experience a [Fall Blackout Period](#) and a [Winter Blackout Period](#) as a new student. During this time, you can drop off claims at the Health & Dental Plan Office, but they will not be processed until the Blackout Period ends. You may also hold on to your claims until the end of the Blackout Period. Claims are your responsibility until received by the insurer.

Please note that practitioners and pharmacists can't accept the Pay-Direct Card or assignment of benefits during the Blackout Period.