

# Frequently Asked Questions

## **What is an Association Group Plan?**

Insurance plans designed for members of a professional association or trade association. Members may be protected under a group policy or by individual franchise policies.

## **Who is eligible for the program?**

All Canadian team athletes registered with AthletesCAN are eligible to join.

## **Is there an age requirement to be eligible?**

Yes. Benefits are available to those between 18 and 70 years of age.

## **How do I enroll?**

1. Contact your representative at Coaches of Canada or AthletesCAN
2. They will verify membership and forward your contact information to BBD;
3. BBD will then contact you, sending you an enrollment form including a step-by-step guide on how to complete the form.
4. Once you have completed the form, please mail it to BBD at:

BBD  
107-6 Catarquai St  
Kingston ON  
K7K 6K7

Athletes can verify eligibility through the AthletesCAN website:

<http://www.athletescan.com/programs-services/health-and-dental-plan/>

Coaches can verify their eligibility by contacting:

Shelley Coolidge, [scoolidge@coach.ca](mailto:scoolidge@coach.ca)

## **When does coverage begin?**

Coverage will begin on the effective date indicated on the enrolment form. If this date is 10 days past the start of the month the effective date will be defaulted to the first of the month immediately following. (I.E. Enrollment form received July 10, with a specified July 1 effective date, the actual effective date will be August 1).

Note: While this is a standard in some circumstances we may be able to make an exception to backdate the enrolment form. You will be notified as to the effective date of your coverage upon enrolment.

## **Is there a time commitment?**

Yes, all members who sign up for this program are required to stay on the plan for a minimum 12 months from the effective date of coverage.

## **What if I cancel before I have been on the plan for 12 months?**

If benefits are terminated prior to the end of 12 months a \$200.00 fee will be applied and debited from your PAC.

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## Will my plan ever terminate?

The benefit plan will terminate in the event of one of the following:

- We receive a request in writing from you as a participating member that you no longer require the plan.
- The plan falls below 50 members participating.
- At the request of the plan sponsors

## How much will it cost?

Please refer to the plan option pages for the price of the program.

## Will prices change?

This group renews once a year, prices are subject to change August 1<sup>st</sup> of each year.

## Can I enroll my partner and/or family?

Spouses and dependent children are eligible for coverage, providing they meet the below definitions.

1. Partner - a legal spouse or a person who has been living with you in a common-law relationship for at least one full year and who is publicly represented as your partner.
2. any child, stepchild, legally adopted child, or legal ward who is unmarried, living with you, and accepted as your Dependent under the Income Tax Act. Dependents children are eligible up to age 21, or to age 25 if attending full-time school.

Parents are ineligible to be enrolled for coverage.

## What is the process for submitting claims?

1. When you receive your coverage confirmation email from BBD, you will also receive a claim form attached (please always keep a master copy on file).
2. A couple weeks after set up a Green Shield personal ID card will be mailed to the home address indicated on your enrollment form
3. Use the ID number on the card to submit your claims, either by mail or through pay direct services (located at businesses such as pharmacies).

## Can I have more than one plan? (i.e. I have CAIP through NSO)

Yes. If you have coverage through another program, you can coordinate health and dental coverage between the two. However, the reimbursement that you receive between the plans cannot equal more than 100% of the cost of treatment/claim.

## I currently reside outside of Canada, am I still eligible for the plan?

No, due to the differences in health care systems around the world, this program is only effective for those persons residing in Canada.

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## What Paramedical Practitioners are covered under this plan?

- Physiotherapist or Certified Athletic Therapist, Chiropractor, Podiatrist/Chiropodist, Osteopath, Naturopath, Speech Therapist/Pathologist, Registered Massage Therapist; Clinical Psychologist or Master of Social Work. Please ensure the psychologist is a registered psychologist. Visits to unregistered psychologists are not eligible for reimbursement.
- Acupuncturist (physician/surgeon or anyone licensed through the Acupuncture Foundation of Canada to perform acupuncture) If in Ontario must be registered with the College of Chinese Medicine
- Podiatry Services
- Registered Dieticians, (a certificate must be provided to Green Shield by your attending physician indicating medical necessity of the treatment). Dieticians must be registered with their Provincial Association. Registered Nutritional Consultants (RNC) and Registered Nutritional Consulting Practitioners (RNCP) are not eligible.

All paramedical practitioners have a per visit usual and customary amount which can be claimed during each visit. Please refer to the Options pages for the combined amount available per year. Any provincially paid paramedical must go through the province first prior to the plan.

## Am I covered for Emergency Out-of-Country insurance?

Yes, anytime you are outside of your province of residence, you are covered for the first 90 days of your trip. This only applies to emergency coverage as a result of an accident it cannot be related to a pre-existing condition.

This plan does not include any trip cancellation or luggage insurance.

For further information on the travel coverage, and for a full listing of what is covered, please contact one of the individuals listed at the end of this document.

## What is termination age?

Eligible members can access the plan providing they are over age 18 and under age 70.

## Who can I contact to get more information?

### English Inquiries

Misty Knapp  
BBD  
Phone: 888-272-0413 ext. 113  
Email: [misty.knapp@bbd.ca](mailto:misty.knapp@bbd.ca)

### French Inquiries

Marie Clarke  
BBD  
Phone: 888-272-0413 ext. 108  
Email: [marie.clarke@bbd.ca](mailto:marie.clarke@bbd.ca)

Partnered With:



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GENERATIONS INC.  
[www.ig.ca](http://www.ig.ca)



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