



**UNIVERSITY OF LETHBRIDGE**

# Study Leave guide

This guide is designed to help you prepare for your Study Leave and better understand how your benefit plan will work while temporarily residing 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 the University of Lethbridge, is here to help you in any way we can.

# Important things to know when using your benefit coverage while temporarily residing outside Canada

If you're eligible for Life insurance and Long Term Disability benefits **and** you will be outside Canada for more than 6 months, you **must** contact Alberta Blue Cross directly in advance at [LifeandDisabilityClaimsInquiries@ab.bluecross.ca](mailto:LifeandDisabilityClaimsInquiries@ab.bluecross.ca), as failure to do so may impact your coverage. Further details are described below.

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The University of Lethbridge (U of L) Group benefits plan provides Extended health, Dental and Spending Account coverage as well as Life and Disability insurance. The plan reimburses costs, based on the Canadian equivalent of coverage when purchases are made outside of Canada.

Refer to your Benefits Booklet for Out-of-province Emergency Travel benefits, limitations and exclusions. Provincial health care coverage must be maintained. There may be limitations if emergency medical care expenses are incurred in an area where Canadians have been advised to avoid travelling.

## 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. Contact your pharmacy first, and if needed, call our customer services team for assistance at 1-800-661-6995. This needs to be done **no less than 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.

## HEALTH AND WELLNESS 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 January 1 to December 31.
- HSA – Your expenses will carry forward 1 year.
- WSA – **No** carry forward of expenses or credits.
- Expenses incurred in a benefit year (January 1 to December 31) must be submitted by February 28 to be eligible.

## DENTAL

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.

## LIFE AND DISABILITY

If your leave involves temporarily residing outside of Canada for more than 6 months, you must contact Alberta Blue Cross directly in advance at [LifeandDisabilityClaimsInquiries@ab.bluecross.ca](mailto:LifeandDisabilityClaimsInquiries@ab.bluecross.ca).

This helps ensure you are fully informed of your responsibilities while abroad, including any specific requirements that may apply, and helps prevent delays or complications if a Long Term Disability (LTD) claim becomes necessary. While you may remain eligible to apply for LTD benefits under the group insurance policy, eligibility is always subject to the standard terms and conditions of the contract. Please be aware that residing outside of Canada can introduce additional complexities to the application and claims process.

## IMPORTANT CONSIDERATIONS:

- **Medical documentation:** You must provide medical documentation that meets the insurer's standards. This documentation must be clear, comprehensive, and translated into English or French if originally written in another language. Provide both the original and the translated documents.
- **Ongoing communication:** You're expected to remain in regular contact with the insurer and respond to any requests for updates or assessments within the required timelines.
- **Return to Canada:** If medical assessments, rehabilitation programs or in-person evaluations are required, the insurer may request that you return to Canada to participate.

To ensure your continued eligibility for LTD benefits, you must contact Alberta Blue Cross in advance, as failing to do so may impact your coverage. Please also keep Alberta Blue Cross informed of your location and up-to-date contact information for the duration of your time outside Canada.

**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

### Important dates

- The benefit year for health is January 1 to December 31.
- The annual maximums will reset on January 1 of each year.
- The benefit year for dental is January 1 to December 31.
- The annual maximums will reset on January 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 January 1 to December 31 are required to be submitted by February 28.

At this time, out-of-country claims cannot be submitted online through Alberta Blue Cross' 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](mailto:internationalclaims@ab.bluecross.ca).

If you prefer to submit paper claims, please mail your completed claim form with the original paid-in-full receipts to:

Alberta Blue Cross  
10009 108 St NW  
Edmonton AB T5J 3C5

Claim forms can be obtained directly from Alberta Blue Cross' website at [ab.bluecross.ca](http://ab.bluecross.ca).

### Forms

Find the following forms and more on Alberta Blue Cross' website at [ab.bluecross.ca/forms.php](http://ab.bluecross.ca/forms.php). These forms are also available through the Alberta Blue Cross member site at [members.ab.bluecross.ca](http://members.ab.bluecross.ca). Sign in to have access to auto-filled claim forms.

- **Dental form**
- **Health services claim form**
- **Health spending account claim form**
- **Emergency medical travel claim form**

## Receipts

Receipts must be translated into English or French and 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.
- The currency in which the service was paid.
- That the service or product was paid in full.

### 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 CONTACT INFORMATION

Whatever you need, we're here to help.

### Emergency medical travel assistance:

- **Toll Free:** 1-888-772-2583 (Canada and USA)
- **Direct:** 1-403-225-4289 (Collect—all countries)
- **Email:** [operations@canassistance.com](mailto:operations@canassistance.com)

### Non-emergency benefit inquiries:

Alberta Blue Cross Customer Services Monday to Friday, 6 a.m. to 5 p.m. MT

- Toll Free: 1-800-661-6995 (Canada and USA)
- Direct: 1-780-498-8000
- Email: [inquiry@ab.bluecross.ca](mailto:inquiry@ab.bluecross.ca)

# Frequently asked questions

## Information for employees commencing a Study Leave.

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

Contact your provincial health care plan to learn what is required to maintain coverage while you are out of the country.

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](http://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 can bill Alberta Blue Cross directly. However, for non-emergent services out of the country, you'll 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?**

No. Your Alberta Blue Cross ID card will reflect your current information. Get the most up-to-date ID card information by signing into the Alberta Blue Cross member site at [members.ab.bluecross.ca](http://members.ab.bluecross.ca).

### **Is there any interruption in coverage?**

No, the coverage you have today will continue while you are traveling and temporarily residing outside of Canada during your Study Leave, provided you:

- Remain a Canadian resident
- Maintain provincial health care coverage, **and**
- Notify Alberta Blue Cross in advance if you'll be temporarily residing outside of Canada for more than 6 months.

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

At this time, out of country claims cannot be submitted online through the Alberta Blue Cross 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](mailto:internationalclaims@ab.bluecross.ca).

If you prefer to submit paper claims, please mail your completed claim form with the original paid-in-full receipts to:

Alberta Blue Cross  
10009 108 St NW  
Edmonton AB T5J 3C5

Claim forms can be obtained directly from the Alberta Blue Cross website at [ab.bluecross.ca](http://ab.bluecross.ca).

### How do I submit an emergency health claim?

In the event of a medical emergency, contact the emergency access numbers below. You can also find these contacts on the Alberta Blue Cross app or [website](#).

#### Canada and the United States (toll free):

1-888-772-2583

#### All other countries, or if you have any difficulties with the toll-free number, call collect:

1-403-225-4289

### What happens when my Study Leave is over?

Your regular Academic benefits will continue when your Study Leave is over. If you have any questions about your benefits upon your return, you can reach out to [pension.benefits@uleth.ca](mailto:pension.benefits@uleth.ca).

### What happens if my Study Leave gets extended?

If your Study Leave will be more than 6 months, please contact Alberta Blue Cross of any extension at [LifelandDisabilityClaimsInquiries@ab.bluecross.ca](mailto:LifelandDisabilityClaimsInquiries@ab.bluecross.ca).

If your Study Leave remains 6 months or less, you don't need to contact Alberta Blue Cross.

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

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 L 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 Study Leave. Here are the steps you can take to get the medication you need before you leave for your Study Leave.

☑ [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're away.
- Register for the Alberta Blue Cross member site at [members.ab.bluecross.ca](https://members.ab.bluecross.ca) for easy access to your benefits while you're away.
- Get paid faster by setting up direct deposit for your claim payments on our member site at [members.ab.bluecross.ca](https://members.ab.bluecross.ca).
- Contact Alberta Blue Cross at [LifelandDisabilityClaimsInquiries@ab.bluecross.ca](mailto:LifelandDisabilityClaimsInquiries@ab.bluecross.ca)

Our [online services page](#) can help in case you have questions.

- Create a plan for the medication you'll need while away

# Dental claim checklist

## Information for employees commencing a Study Leave.

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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 be translated into English or French and 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)
  - 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 or French**

**Note:** If you have questions about coverage for non-emergency treatments outside your country of residence, refer to your plan booklet or go online to Alberta Blue Cross member site at [members.ab.bluecross.ca](https://members.ab.bluecross.ca) or contact 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](mailto: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.*

