



NWPSA

Benefit Plan FAQ

2026-2027

What is the cost and duration of the benefit plan?

Plan costs and coverage periods vary based on when you begin your studies. See the rates below. The Health and Dental Plan begins on the first day of the month your school year starts and ends on August 31.

Fall Start:

Health Plan – \$252
Dental Plan – \$204

Winter Start:

Health Plan – \$185
Dental Plan – \$140

Spring Start:

Health Plan – \$117
Dental Plan – \$87

How do I opt out?

As an eligible student, you can choose to exclude yourself from the Plan if you are enrolled in another Health/Dental Plan.

- Visit nwpsa.drawbridge.ca
- Select “**Register now or opt out**” from the left side bar to create an account.
- Complete the registration process, selecting any plans from which you choose to opt out.
- Once your information has been confirmed for this semester, your account will be activated and/or your opt outs will be processed.
- For opt outs, you will receive a confirmation email once your opt out has been reviewed.

Important Dates: The deadline to Opt Out or to Add Dependents depends on the date your course begins.

Fall Semester:

September 14, 2026

Winter Semester:

January 14, 2027

Spring Semester:

May 13, 2027

Please note: The opt out process must be completed each year. When your opt out request has been approved, it will remain in force for the entire student year. If your alternate health and/or dental plan terminates, you will have 30 days from the loss of coverage to notify the plan administrator in order to be covered under the NWPSA Plan for the remainder of the student year. You must provide a copy of a notice of termination and pay the applicable fees.

What are the advantages of registering on the website?

There are many features on the website that will help to make your Plan more accessible and easy to use. The nwpsa.drawbridge.ca website features printable benefit cards, up-to-date benefits balances, online claim submission, direct deposit registration, access to your claim history, access to all plan documentation, and more.

Is there an App I can download?

There is a Drawbridge App that allows you to access your benefit card(s) and submit new claims conveniently. You can review your claim history, view up to date benefit balances, check your coverage, and much more. Visit your app store and search for "Drawbridge" to download it.



How do I add my dependants and what is the related cost?

If you choose to add your eligible spouse and/or dependant children to the NWPSA Plan, you must pay the applicable fee and complete the required form on nwpsa.drawbridge.ca. You must complete this process for the Fall semester by **September 14, 2026**. For the Winter semester, this process must be completed by **January 14, 2027**. We are unable to add dependents in Spring Semester. Please note, dependent requests must be submitted annually.

Health Fees

Fall Semester:

- Add one dependant for an additional \$252;
- \$100 for every other person added

Winter Semester:

- Add one dependant for an additional \$185;
- \$100 for every other person added

Dental Fees

Fall Semester:

- Add one dependant for an additional \$204;
- \$100 for every other person added

Winter Semester:

- Add one dependant for an additional \$140;
- \$100 for every other person added

How do I make a claim?

Many health and dental care providers will direct bill PBAS on your behalf. Present your benefit card to your health or dental provider, in order for them to access the electronic pay-direct system. Using your card allows for immediate claims processing without the need for you to submit a claim online. Your provider will advise you of any amount owing, if applicable. Remember that all benefits have limits, and not all providers will accept direct billing. You should ask your provider if they will direct bill before starting treatment.

Once you have registered an account, you can find your benefit cards on nwpsa.drawbridge.ca. Cards can be downloaded and saved or printed. Claims must be received within 6 months from the date of expense.

If your provider is unable to submit electronically on your behalf, online claim submission is an easy and practical way to submit your health or dental claims online. Once you have registered on the website, you will be able to access the claim centre. Simply complete the required fields in the claim form, use your smart phone to upload pictures of your receipts, or attach scanned copies of your receipts. You can also register for direct deposit on the website to ensure even faster reimbursement.

For dental claims, a Standard Dental Claim Form can be obtained from your dental office. Remember to complete each section of the claim form in full, including your certificate number, signatures, and correct mailing address, in order to avoid delays.

Contact Information

For information regarding eligibility and rates, contact the Campus Administrator:

Email: sa@nwpolytech.ca

Phone: 1 (780) 539-2962

Room G123, 10726 106 Ave,
Grande Prairie, AB, T8V 4C4

For Benefit Plan details, reimbursement and claim enquiries contact:

Email: studentbenefits@pbas.ca

Phone: 1 (888) 404-6623

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