

# CUPE 3902 - Unit 1 Top-up Health and Dental Benefit Plan

## WHAT YOU NEED TO KNOW

### WHO IS COVERED?

If you are a member of CUPE 3902 - Unit 1 and have a contract of at least 50 hours entered on the Human Resources Information System (HRIS) by your department, or have accumulated at least 50 eligible hours of work (before July 31<sup>st</sup> in each Plan Year), then you are eligible for coverage under the new health and dental plan. Those with coverage under a student benefit plan or PDF plan are covered under Plan A (Top-up Plan and Health Care Spending Account (HCSA)), while those who have opted out of student coverage are only eligible for Plan B (HCSA only provision). Details are provided below.

### Am I a member of CUPE 3902 - Unit 1?

Unit 1 is comprised of all post-doctoral fellows, graduate students and undergraduate students at U of T who are employed as teaching assistants, teaching fellows, demonstrators, tutors, markers, instructors, teaching laboratory assistants, Chief Presiding Officers, invigilators and part-time lecturers.

### WHAT ARE PLAN A and PLAN B?

**Plan A** provides secondary health and dental coverage (your student/PDF plan is your primary coverage) consisting of two parts:

- **Part 1: Supplemental health and dental coverage** that will be coordinated with your student plan (the GSU, UTSU, SCSU, APUS), or PDF Plan.
- **Part 2: A Health Care Spending Account (HCSA)** which is an additional pool of money that you can use to pay for your student health and dental plan or PDF Plan premiums, or to pay for additional medical and/or dental expenses not covered by your combined student/PDF plan and supplemental CUPE 3902 Unit 1 Top-up Plan.

You can have either single coverage, or family coverage which will be based on your status (single or family) through your student / PDF plan. For example, if you have family coverage through the GSU, you will also have family coverage under the top-up plan, and vice versa.

**Plan B** provides those who have opted out of a student/PDF health and dental plan with a maximum total of \$300/ Plan Year HCSA only plan, which can be used to reimburse eligible medical expenses for you or any eligible dependents. The amount does not increase even if you register your eligible dependents.

### HOW DO I ENROL?

You don't need to enroll separately for the CUPE 3902 - Unit 1 plan. Since we'll already have all of your information on file, we will automatically enroll you after you reach 50 hours of work, or have a contract of at least 50 hours entered on the HRIS.

**Plan A:** In order to be eligible for Plan A (Top-up Plan + HCSA), you must be enrolled in one of the U of T student benefit plans (GSU, UTSU, SCSU, APUS) or the PDF plan. Your dependent information will be obtained from your student or PDF plan so you don't need to re-enroll them.

### OTHER BENEFIT COVERAGE AT THE UNIVERSITY OF TORONTO

As an employee of the University of Toronto, you may be covered by up to three health insurance plans. All three plans cover you for different services, and can be combined to maximize the amount you are reimbursed for your claims. In addition to the CUPE 3902 - Unit 1 plan, you can be covered by:

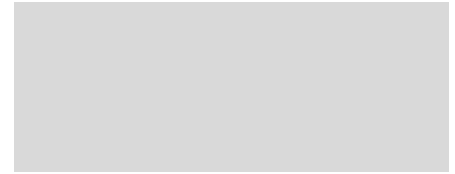
**OHIP/UHIP** - The Ontario Health Insurance Plan (OHIP) covers every permanent resident of Ontario and provides basic coverage for doctor and hospital visits. The University Health Insurance Plan (UHIP) is an OHIP equivalent plan that is mandatory for all international students or those waiting for OHIP coverage.

If you are covered by OHIP, you have a health card and need to present this when visiting doctors or hospitals. If you are covered by UHIP, please visit [uoft.me/uhip](http://uoft.me/uhip) for information on your UHIP plan and to download your UHIP card that can be presented to doctors' offices and hospitals. If this card is not recognized, you will be asked to pay and claim the expense directly from Sun Life.

**Student or PDF Plans** – Unless you have chosen to opt out, you will also have coverage under one of four different student plans: the University of Toronto's Graduate Students Union Plan (GSU), the University of Toronto's Students Union Plan (UTSU), the Scarborough Campus Students Union Plan (SCSU), the Association of Part-time Undergraduate Students' Plan (APUS); or, the Post-Doctoral Fellow (PDF) Plan.

These plans provide coverage for several services that OHIP/UHIP doesn't cover, including prescription medication, vision care, dental services, etc.

**Plan B:** If you opted out of your student plan, the University will send your enrolment information to Green Shield Canada (GSC) for the HCSA-only plan. However, information for your dependents will not be sent to GSC. Instead, they can be enrolled by contacting GSC directly. Please see scenario 4 on the final page of this document for instructions on enrolling your dependents under Plan B.



## WHEN CAN I START SUBMITTING CLAIMS UNDER MY CUPE 3902 Unit 1 TOP-UP COVERAGE?

Well, it's a bit complicated. Since you are only eligible for coverage once you have a contract of at least 50 hours entered onto the HRIS, or have reached 50 hours of work, the answer depends on when you become eligible. In addition, we need to wait until all of the student coverage and opt-out information is finalized from each of the four student plans. The date that this information is finalized varies by student plan, and in some cases may not be available until early December of any given year:

Plan	Estimated enrolment in Plan A & Plan B
GSU/PDF	Early November
SCSU	Early December
UTSU	Early December
APUS	Early December

For more information on the enrolment dates listed here, please refer to our [Q&A](#) document.

However, regardless of when you are enrolled in the plan, your coverage will extend retroactively to the start of the Plan Year - September 1, 2015 - and you will remain covered until August 31, 2016; however, for PDFs who join the University after September 1, 2015, coverage extends retroactively to the 1<sup>st</sup> day of your PDF coverage. This means it is extremely important to save your receipts and/or explanation of benefits from claims that are partially paid by your student or PDF benefit plan. You will need to submit original receipts or the explanation of benefits from another plan in order to claim the balance under your CUPE 3902 Unit 1 top-up plan once you do become eligible.

Let's use Jordan and Monica as examples:

Monica already has a commitment of 50 hours of work as of September 1<sup>st</sup>, 2015. She has coverage under the GSU plan, and is eligible for Plan A (Top-up+HCSA).

**Monica is eligible for coverage and can submit a claim as soon as the enrolment information is available – estimated to be early November, 2015. Coverage will be retroactive to September 1, 2015. Monica needs to keep her receipts and/or explanation of benefits for expenses incurred on or after September 1, 2015.**

Jordan will not have completed 50 eligible hours of work until February of 2016.

**Jordan will be enrolled in the top-up plan in the month following achievement of 50 hours of eligible work – in this case February of 2016.** Once enrolled, Jordan can start submitting claims and coverage will be retroactive to September 1, 2015 if he has kept his receipts for expenses incurred on or after September 1, 2015.

Now let's take this one step further - both Jordan and Monica fill a prescription on October 16th with their student benefit plan. The prescription costs \$100, but their student plan covers \$70, so both Jordan and Monica pay only \$30 (and save their receipts). The date that each of them can submit the \$30 balance from that claim for reimbursement from the CUPE 3902 Unit 1 top-up plan will depend on when they become eligible:

SEPTEMBER

AUGUST

- ← Sept 1<sup>st</sup> : Coverage begins
- ← Sept 1<sup>st</sup> : Monica already has a commitment of 50 hours of work
  
- ← Oct 16<sup>th</sup> : Monica fills her prescription under the GSU plan (she saves her receipt so she can submit the remaining balance under the CUPE 3902 Unit 1 top-up plan)
- ← Oct 16<sup>th</sup> : Jordan fills his prescription under the GSU plan (he also saves his receipt so he can submit the remaining balance under the CUPE 3902 Unit 1 top-up plan)
  
- ← November : The earliest estimated date that claims can be submitted to the CUPE 3902 Unit 1 top-up plan
- ← November : Monica submits her Oct 16<sup>th</sup> claim (with her saved receipt) for reimbursement from the CUPE 3902 Unit 1 top-up plan
  
- ← Feb 1<sup>st</sup>: Jordan reaches 50 eligible hours of work! He will be enrolled and able to submit his Oct 16<sup>th</sup> claim in March to the CUPE 3902 Unit 1 top up plan.
  
- ← Jul 31<sup>st</sup> : last date you can become eligible for the CUPE 3902 Unit 1 top-up plan.
  
- ← Aug 31<sup>st</sup> : coverage ends (for this year, anyways), but you have 60 days beyond August 31<sup>st</sup> to submit any eligible claims incurred during the coverage period.

The following helpful information is provided by GSC:

## GOT IT...NOW THAT I'M ENROLLED, WHAT'S NEXT?

### Step 1: Get your CUPE 3902 - Unit 1 card

#### ONLINE (printed card)

**Step 1:** Register or Log in to [Plan Member Online Services](#)

**Step 2:** Under "My Benefits" in the left hand menu, select "My GSC ID Card"

**Step 3:** Click "Print ID Card" and voila! You're done!

#### ON THE GO (e-card)

**Step 1:** Download the [GSC on the GO mobile app](#)

**Step 2:** Log in using your Plan Member Online Services ID and password

**Step 3:** Select "My ID Card"

**Step 4:** Show your provider your super-cool e-card! (your wallet will thank you)

#### Not registered for Plan Member Online Services?

No problem. It's quick and easy to register and you'll be so glad you did (online claiming and direct deposit, just to name a few reasons). Once you are enrolled for coverage, just visit [Plan Member Online Services](#) and click "register" to sign up using your U of T employee number.

### Step 2: Start submitting claims

## ONLINE

**Step 1:** Register or Log in to [Plan Member Online Services](#)

**Step 2:** Under “My Claims” click “Submit a Claim” then select the type of claim you want to submit. (Available for services such as massage, physiotherapy, chiropractic care, acupuncture, medical items, vision care, orthodontic services, and many more.)

**Step 3:** Enter your provider information and continue.

**Step 4:** When entering your claim details, be sure to select “Yes” when asked if you have other benefits coverage.

## HSEDIFY (Have Someone Else Do It For You)

Many health care professionals will submit claims on your behalf. All you have to do is ask them to submit your claims online, directly to GSC.

This is good for you because you don't have to worry about any paperwork or in some cases, they can also auto coordinate your claim for you. That means you don't pay anything out-of-pocket for the service (except for any portion not covered by your benefit plan).

**For more information on submitting claims, visit [this page](#) on [greenshield.ca](#).**

**REMEMBER!** You'll only be able to submit any portion of your claims to the CUPE 3902 Unit 1 top-up plan if these haven't already been paid in full by another plan like your student or PDF plan.

## FIND THIS ALL A BIT CONFUSING?

Here are some helpful examples of how your coverage works...

### SCENARIO 1:

**I opted out of my student plan. Am I still eligible for the top-up plan?**

If you decide to opt out of your student health and dental plan (like the GSU), you will only be eligible for a HCSA Plan of \$300/year to be used as secondary coverage (coordinated with a parental or spousal benefit plan).

You will not be eligible for the supplemental health and dental coverage under the CUPE 3902 Unit 1 top-up plan.

## ON THE GO

**Step 1:** Download the [GSC on the GO mobile app](#)

**Step 2:** Log in using your Plan Member Online Services ID and password

**Step 3:** Select “My Claims,” then the claim/service type (Available for services such as massage, physiotherapy, chiropractic care, acupuncture, medical items, vision care, orthodontic services, and many more.)

**Step 4:** Enter your provider information and continue.

**Step 5:** When entering your claim details, be sure to select “Yes” when asked if you have other benefits coverage.

## PAPER

**Step 1:** Register or Log in to [Plan Member Online Services](#)

**Step 2:** Under “My Claims” click “Personalized Claim Forms” then select the type of form you need and the person the claim is for.

**Step 3:** Complete (full address and ID number), print and mail the form, plus original receipts, to the address indicated on the form itself.

(Note: you can also find non-personalized claim forms on [greenshield.ca](#) under “What You Need,” then “Forms.”)

### SCENARIO 3:

#### **I am covered by my student or PDF plan and the CUPE 3902 Unit 1 Top-up plan. Which plan do I submit my claims to first?**

After OHIP/UHIP, your student/PDF plan will always be the first plan to pay a claim. After you have submitted to your student/PDF plan, you can submit the balance to your CUPE 3902 Unit 1 top-up plan (including the HCSA).

If you have opted out of student/PDF coverage, make sure you submit your claim to your alternate coverage (e.g. parental or spousal coverage) first, and then submit any balance under the CUPE 3902 Unit 1 HCSA only.

### SCENARIO 4:

#### **I'm enrolled in Plan B. How do I enroll my dependents?**

Once you have been enrolled in Plan B, you can easily add your dependents by following these steps:

1. Call GSC's Customer Contact Centre (1.888.711.1118)
2. Tell the representative that you'd like to add a dependent.
3. They will request that you send your dependent's first and last name, date of birth and gender via email, fax or regular mail (the auditors say we need it in writing).
4. After a two day waiting period, you'll be able to submit a claim for your dependent.
5. There is no additional cost to you for enrolling your dependents in Plan B.

## **Questions? Here's who to call:**

**Once you are enrolled in the CUPE 3902 Unit 1 Top-up Plan**, direct inquiries regarding plan provisions or claim status to:

Green Shield Canada  
Phone: 1.888.711.1119  
Top-up ID: U of T Employee # + 00

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For Eligibility Inquiries or other information regarding your CUPE 3902 Unit 1 top-up/HCSA plans, contact the Benefits section of the Human Resources Department:

[Benefits.help@utoronto.ca](mailto:Benefits.help@utoronto.ca)  
416.978.2598

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To learn more about your coverage under the CUPE 3902 Unit 1 top-up plan, please visit ([Uof T Total rewards URL](#)) or [Plan Member Online Services](#).