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TO: Members of CUPE 3906, Unit 1 (TAs and RAs in lieu of TA)
FROM: Angie Perez, Vice President, CUPE 3906
DATE: August 22nd, 2016
RE: CUPE 3906 DENTAL PLAN

The following information is intended to cover only the highlights of the CUPE Dental Plan. For more information, talk to a knowledgeable person in the CUPE office in Kenneth Taylor Hall, room B111, visit the CUPE website at <http://cupe3906.org>, or consult a copy of the CUPE 3906 Unit 1 Collective Agreement (available online).

1. **Who is covered** - Employees in Classification A (i.e., those employees holding an undergraduate degree) are eligible for coverage for any academic year, September 1 to August 31, in which they are contracted to work at least 130 hours. Employees who begin in January and are **not** scheduled to work 130 hours before August 31 are **not** eligible for coverage, as per the Collective Agreement. TAs/RAs in lieu who **are not** eligible for CUPE 3906 dental coverage **may** be eligible for coverage under the McMaster GSA or McMaster MSU dental plans. (Please note: according to the terms of the GSA dental plan, members cannot be enrolled in both the CUPE dental plan and the GSA dental plan. You are only eligible for GSA dental coverage if you are ineligible for CUPE dental coverage. Your eligibility for CUPE **dental** benefits **does not** affect your eligibility for the GSA **extended health** coverage.)

2. **Premiums** – Premiums are normally deducted from monthly pay deposits. If you are **not** receiving pay deposits (or if premiums do not show as a deduction), please contact CUPE 3906. From September 1, 2016 to August 31, 2017 the premium cost per month is:

Individual	-	\$8.91 (\$106.92 yearly)
Family	-	\$67.85 (\$814.20 yearly)

Please note that, as of fall 2015, your premiums will ONLY be collected from your TA/employment pay (NOT your academic funding). Please note that the Employer is no longer providing the “direct debit” option for you to make dental premium contributions in the fall if you are not working until the winter and/or spring summer terms. Your dental deduction amounts may not appear as uniform deductions on each of your pay statements, and are required to “prepay” for coverage months when you are not employed as a TA/RA in lieu during the months when you do work as a TA/RA in lieu in order to maintain the coverage for the full academic year. (E.g., If you work as a TA/RA in lieu in the Fall and Winter terms but not in the Spring/Summer term, you will contribute premiums for the Spring/Summer term from your Fall and Winter pay in order to maintain your coverage until the end of August without interruption.)

...continued on reverse...



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3. **Opt-out Provisions** - You may opt-out of the Dental Plan by completing the 'CUPE DENTAL PLAN OPT-OUT AUTHORIZATION' and by providing the required **proof of coverage** [normally a letter or Insurance ID card from the employer or insurance provider, which **clearly** indicates that dental coverage is in effect for **you** (i.e., **your name** is listed on the document)]. Once approved, the opt-out will remain in effect until August 31, 2017. If this coverage is cancelled, you should contact CUPE to discuss your options. You must submit the 'OPT-OUT' form and 'proof of coverage' to the CUPE 3906 Office (Kenneth Taylor Hall B111) by **Wednesday, September 7, 2016 at 4:00 P.M.** in order for the change to be retroactive to September 1st, 2016 (please see point 5 below). Opt-outs must be completed **EACH YEAR** to keep your opt-out status valid. ***Please note that the opt-out deadlines adhere strictly to the September change in coverage period regardless of when you work as an eligible TA or RA (in lieu) during the academic year.***

4. **Family Coverage** - Family coverage is available for both spouse (married, common-law, or same sex) and children. To activate coverage, complete the 'CUPE DENTAL PLAN FAMILY COVERAGE ENROLLMENT AUTHORIZATION' and the attached dependent information form. Once approved, family coverage will remain in effect until August 31, 2017. You must submit the form to the CUPE 3906 Office (Kenneth Taylor Hall B111) by **Wednesday, September 7, 2016 at 4:00 P.M.** in order for the change to be retroactive to September 1st, 2016 (please see point 5 below). Forms **must** be completed **EACH YEAR** in order to keep your family coverage valid. Any change(s) to those enrolled must be made through CUPE 3906. ***Please note that the deadlines for family enrolment adhere strictly to the September change in coverage period regardless of when you work as an eligible TA or RA (in lieu) during the academic year.***

5. **Deadlines** - Changes/renewal of coverage status must be made every year and are permitted **only in September regardless of when you work as an eligible TA or RA (in lieu) during the academic year.** Please ensure the completed forms and any required documents are submitted to the CUPE 3906 Office by **Wednesday, September 7, 2016 at 4:00 P.M.** to ensure that your status is effective September 1. **'Opt-Out' or 'Family Coverage' forms received by September 7, 2016 at 4:00 P.M. will take effect retroactive to September 1, 2016. Submissions received between September 8 and September 30 will take effect on October 1, 2016. Except in exceptional circumstances, there will be NO changes permitted after September 30. Please note that this is still the case regardless of the academic term in which you work as a TA or RA (in lieu).**

CUPE Dental Plan forms (including opt-out, family coverage and claim forms) are available at the CUPE 3906 Office (Kenneth Taylor Hall B111), or in PDF format at <http://cupe3906.org>.