

Dental Coverage for Graduate Students at McMaster University FAQ

Most Graduate Students at McMaster University are covered by ONE of two dental plans:

- 1) The dental plan administered by **CUPE 3906**
- 2) The dental plan administered by the **Graduate Student Association (GSA)**

This guide had been developed to help students understand the differences between these two dental plans and to identify which plan they qualify for.

The Graduate Student Association (GSA) also provides a **Health Plan** that covers **all graduate students** including Divinity and MBA students (information is available at www.ihaveaplan.ca).

Basic Eligibility Criteria

If you are a **TA or RA in lieu with 130 hours or more** during a given academic year, you qualify for the **CUPE 3906 Dental Plan**. If you *are a Graduate Student who is NOT* eligible for the CUPE 3906 Dental Plan, you qualify for the **GSA Dental Plan** (except Divinity and MBA Students).

If you become eligible for the CUPE 3906 plan before September 30, you will be automatically opted-out of the GSA plan (either at the end of September or October). Regardless of what is listed on your schedule of fees YOU WILL NOT BE CHARGED for the GSA plan.

If you become eligible for the CUPE plan after September 30, you may still be charged the GSA dental fee. Please contact benefits@cupe3906 to discuss your individual situation.

Below are some frequently asked questions designed to help you identify the dental plan in which you will be enrolled in and to navigate appropriate the opt-out and family enrolment processes.

For help determining which plan you will be enrolled in and/or for general dental inquiries, please do not hesitate to contact either the GSA or CUPE 3906.

GSA Contact information: <http://gsa.mcmaster.ca/contact-us>

CUPE Contact information: <http://www.cupe3906.org/wordpress/about/contact>

Q: Under which dental plan am I covered?

If you are a TA or RA in lieu with 130 hours or more in a given academic year, you qualify for the CUPE 3906 Dental Plan. This includes TAs (or RAs in lieu) who are not working in the fall term but have a guarantee of 130 hours or more in the Winter term and those whose Fall and Winter term contracts add up to 130 hours or more.

All other graduate students, *except MBA or Divinity students*, are covered by the GSA Dental plan.

You can find information on the GSA Dental Plan at www.ihaveaplan.ca

You can find information on the CUPE 3906 Plan at <http://www.cupe3906.org/wordpress/benefits-forms/unit-1-benefits/dental>

Q: How do I opt out of Dental Coverage?

You are only able to opt-out of the plan if you have equivalent coverage. For students that begin in the Fall term, each plan hosts an opt-out period throughout September. For students that begin the Winter term, each plan hosts an opt-out period through January.

When opting out, make sure you are completing the forms for the correct dental plan. If you request an opt-out from for the wrong plan, it cannot be processed and you will not be opted-out. You must provide proof of equivalent coverage with your own name on it in order to opt-out successfully.

If you are enrolled in the GSA Dental Plan, you can opt-out online at www.ihaveaplan.ca.

CUPE 3906 opt out forms are available in the CUPE office in Wentworth hall or online at the link below. Opt-out forms must be submitted in person to the CUPE office by the deadlines stipulated on the form:

<http://www.cupe3906.org/wordpress/benefits-forms/unit-1-benefits/dental>

*Note: All graduate students can opt-out of the GSA **Health Plan** with proof of equivalent coverage at [ihaveaplan.ca](http://www.ihaveaplan.ca)*

Q: How can I opt-in to family coverage and/or add dependents to my dental plan?

You can only enroll dependents into the dental plan under which you are covered.

CUPE 3906 family plan enrolment / dependent information forms are available in the CUPE office in Wentworth hall or online at the link below. Family plan

enrolment forms must be submitted in person to the CUPE office by the deadlines stipulated on the form. Please note the increased cost of the family plan:
<http://www.cupe3906.org/wordpress/benefits-forms/unit-1-benefits/dental>

To enroll dependents into the GSA Dental Plan visit, www.ihaveaplan.ca

*Note: All graduate students are eligible to enroll dependents into the **Health Plan** at ihaveaplan.ca*

Q: What if I get a TA or RA in lieu for 130 hour or more but my forms are not processed in time for the automatic opt-out and I am charged the GSA Dental Plan fee?

When this happens, the GSA can provide a refund directly to the student. You must provide proof of coverage under the CUPE 3906 Dental Plan or your hours of work contract and a print out of your student account showing the charge to the GSA office and the office will process a refund. We kindly ask you to inform the GSA as soon as possible should this occur.

Q: What if I get a TA or RA in lieu of TA I didn't expect in the Winter term which brings my total hours to 130 or more?

Since you had coverage under the GSA Dental Plan for 4 months, you can no longer opt-out of that plan, which means you are enrolled in both plans and can combine the benefits of both plans.

Q: What if I have CUPE 3906 coverage because of a guaranteed appointment in the Winter term, but I decide not to work it? I did not work as a TA in the fall term. Do I lose my dental coverage?

In this case, you would not have been charged the GSA Dental Fee in September because we expected you to be covered by the CUPE 3906 Unit 1 Plan. If you decide not to TA (or RA in lieu) you are eligible for the GSA Dental Plan, but you must contact the GSA office to process a manual 'opt-in'. If you don't not arrange with the GSA to enroll you in the plan, you will not have coverage under either plan as of Winter term.

Q: What if I go on academic leave? What plan will I be covered under?

All students on academic leave are charged all incidental fees in September and you will therefore be enrolled in the GSA Plan. If you are planning to return in the Winter Term and have a guaranteed TA or RA in lieu of at least 130hrs, you should ask your department to inform the School of Graduate Studies so they can enroll you in the CUPE 3906 Dental Plan instead.

Q: What if I go on pregnancy or parental leave?

If you return from your leave during the same academic year, you will continue on the same plan that you were on before you went on leave. If you resume your studies in a new academic year, this could change depending employment status. Please contact the GSA or CUPE to discuss your individual situation.

CUPE plan members are eligible for dental benefits while on pregnancy leave. Members who qualify for Pregnancy Supplementary Unemployment Benefits (SUB) under Article 19.06 of the collective agreement will have their dental benefits maintained during their pregnancy leave at no cost to them. Members who qualify for CUPE dental but do not qualify for SUB can maintain their dental coverage during their pregnancy leave but must a) inform CUPE of their intentions and b) remit their portion of the premiums to Grad Studies.

GSA Plan members are covered from Sept 1-August 31 of the following year and this coverage is not affected by parental or pregnancy leave. In the case of a birth or adoption of a child, the dependent(s) can be added to the health or dental plan outside of the normal opt-in period. Please visit www.ihaveplan.ca for more information.

Q: I was contracted to work for 130 hours or more this academic year, but because will actually work less than 130 hours because of a parental leave. Am I still eligible for CUPE 3906 dental benefits?

Yes, you are still entitled to CUPE dental benefits but must a) inform CUPE of your intentions and b) remit your portion of the premiums to Grad Studies.

Q: I originally qualified for the CUPE 3906 plan, but was “bought out” of my TAsip. Will I still have access to the CUPE dental plan?

It depends. The dental plan is only open to CUPE 3906 members who have a TA or RA in lieu contract worth 130 hours or more. When a TAsip is “bought out,” it is most commonly converted to a scholarship or some other type of non-Unit 1 work. Members in this situation no longer have access to the CUPE 3906 dental plan. They are enrolled in the GSA plan instead. In rare situations, a TAsip is converted to an RA in lieu instead. In such cases, you would remain eligible for CUPE 3906 dental benefits. If you are not sure of your status, contact your Department or ask one of the CUPE 3906 staff representatives to look into it.