

July 28, 2014

Dear Members,

**RE: Changes to Dental Premium Deductions for TAs/RAs in lieu (MOSAIC)**

We hope that you were able to take the time to read our last letter so that you are informed about the upcoming payroll changes coming this fall. We have continued to meet with the Employer in order to learn more about the details of these changes and how they will affect you, particularly as they relate to union benefits.

The Employer's changes to payroll will significantly impact the ways in which the Employer collects member dental premium payments.

TAs and RAs in lieu who qualify for dental benefits [i.e., TAs or RAs in lieu who a) hold an undergraduate degree and b) hold a contract to work as a TA or RA for at least 130 hours in an academic year] pay roughly \$9 per month in dental premiums. These premiums are currently deducted from employment pay and/or academic funding over the course of the entire academic year (September to August). (The Employer also pays a monthly premium contribution on behalf of members to our insurance company.)

Under the new payroll system, the Employer will **only deduct dental premiums from employment earnings** (not from academic funding). In other words, your dental deductions **for the entire 12 month academic year** (September to August) **will be made over the duration of your TAs hip (or RAs hip in lieu)**. The only exceptions to this deduction schedule include members who begin their TA/RA (in lieu) employment in January or May, and/or members who wish to enroll in family coverage (see scenarios below). In the latter cases, we encourage members to make alternate premium payment arrangements with the School of Graduate Studies Payroll (e.g., via cheque or direct deposit—see below).

**You will fall into one of the following six scenarios:**

**1) I work as an eligible TA/RA in lieu between September and April (Terms 1 and 2).** This is the most common scenario. In this case, the 12-month dental premium deductions will occur each pay period between September and April. The second premium payment will be slightly higher every second week to ensure that your dental benefit premiums cover the spring and summer months when you do not receive employment pay as a TA or RA in lieu.

**2) I work as an eligible TA/RA in lieu between September and December (Term 1)** – In this case, your dental premium contributions for all 12 months of the academic year would be deducted from your TA/RA in lieu pay between September and December. [In other words, you “pre-pay” for your dental coverage for the months in which you are not receiving TA/RA in lieu pay (i.e., January to August).]

**3) I work as an eligible TA/RA in lieu between January and April (Term 2).** In this scenario you have the option of making alternative arrangements with the School of Graduate Studies Payroll (e.g., post-dated cheques or debit payments) to pay your dental premiums for September to December before your TA/RA in lieu contract begins. If you do not make these arrangements, you will be deducted the lump sum of any outstanding fall premium costs once your employment contract begins. The remaining premium costs will be deducted bi-weekly in conjunction with your employment pay. The deductions will be slightly higher every second week to cover the cost of coverage during the spring/summer months.

**4) I work as an eligible TA/RA in lieu between January and August (Terms 2 and 3).** In this scenario you have the option of making alternative arrangements with the School of Graduate Studies Payroll (e.g., post-dated cheques or debit payments) to pay your dental premiums for September to December before your TA/RA in lieu contract begins. If you do not make these arrangements, you will be deducted the lump sum of any outstanding fall premium costs once your employment contract begins. The remaining premium costs will be deducted bi-weekly in conjunction with your employment pay (between January and August).

**5) I work as an eligible TA between May and August (Term 3).** In this scenario you have the option of making alternative arrangements with the School of Graduate Studies Payroll (e.g., post-dated cheques or debit payments) to pay your dental premiums for September to April before your TA/RA in lieu contract begins. If you do not make these arrangements, you will be deducted the lump sum of any outstanding fall and winter premium costs once your employment contract begins. The remaining premium costs will be deducted bi-weekly in conjunction with your employment pay.

**6) I work as an eligible TA/RA in lieu for all three terms between September and August (Terms 1, 2 and 3).** In this scenario you would be employed for all three terms and therefore your dental benefit premiums would be deducted in relatively equal installments each pay period.

Each of these scenarios applies to members who enroll in **family coverage** (although the amounts of each deduction would be higher to reflect the cost of family coverage). Please note that this could amount to a lot of money, particularly if you fall within scenarios 3, 4, or 5 and do not make pre-payment arrangements. We are cognisant of the hardship that these payment schedules may pose to members who wish to enroll in family coverage. If this is the case, please contact your union for alternate arrangements.

The possibility of **members employed only in the winter and spring/summer terms ending up on both the GSA and CUPE 3906 dental plans** is one of our central concerns associated with the impending payroll changes. Please note that you will likely see a GSA dental premium deduction **and** reimbursement (either on the September paystub or the September and October paystubs). If you qualify for the CUPE 3906 plan and do not see a GSA dental premium reimbursement from the University in September or October, please contact the union as soon as possible.

Last but not least, please note **that the change of coverage period (September 1<sup>st</sup> to September 30<sup>th</sup>) to opt-out of dental coverage or to enroll in family coverage will not change.**

Thank you for taking the time to read this and we will continue to update you as we receive more information.

Sincerely,



Rebecca Collins-Nelsen  
President, CUPE 3906