



CUPE Local 3906 Unit 1 is made up of Teaching Assistants and Research Assistants (in lieu of TAs) working at McMaster University.

## Dental Coverage

### Eligibility:

All Classification “A” Unit 1 members (i.e., Unit 1 members holding an undergraduate degree) are eligible for the CUPE 3906 dental plan during the academic year(s) in which they are employed as a Unit 1 Member at McMaster.

### Entitlement:

\$1,000/calendar year. Details of procedures covered are available in our dental plan booklet available on our website. Unit 1 Members enrolling in family coverage are eligible for \$2,000/calendar year.

Normal cleanings and fillings are covered. If you require a non-standard procedure, or one that costs more than \$200, we strongly advise that you ask your dentist to submit an estimate of the cost to Equitable Life for approval before you have the procedure done.

Please note that your **eligibility** for the dental plan is determined by academic year (Sept 1-Aug 31) but your **entitlement** to dental benefits reimbursement money is determined by calendar year (Jan to Dec).

For example, if you work as a TA in March 2021, claim your full \$1,000 entitlement and return as a TA in September 2021, you will not be eligible for another \$1,000 in coverage until January 2022.



Also, you must be working as a Unit 1 member in the current academic year (Sept 1 to Aug 31) to be **eligible** to make a claim in the current academic year.

For example, if you work as TA in March 2021 but do not return as a TA in the following academic year (i.e., Sept 2021-Aug 2022), your eligibility for dental benefits will expire on August 31, 2021.

Finally, your coverage gets activated only when you start working as a Unit 1 member in any given academic year.

For example, if you only work in the Winter 2021 Term, you must submit claims from the Fall 2020 Term after January 1st, 2021. Eligible dental expenses from the Fall Term will be paid out, but only after you start working as a TA for the current academic year. (This is because McMaster purges everyone from the eligibility list every August, and eligible members can only be re-activated after they are paid as Unit 1 employees in the new academic year.)

Too complicated? Need help? Don't worry! Our staff and executive can help you navigate your employee benefits! Please contact [administrator@cupe3906.org](mailto:administrator@cupe3906.org) or [benefits@cupe3906.org](mailto:benefits@cupe3906.org) with any questions. You can also visit our “FAQ” section on our website.

### Dental Claim Procedure:

To make a dental claim, you will need to provide the following information to your dentist:

**Policy Number:** 97528

**Division:** 001

**Certificate Number:** Your Student Number

**Insurance Company:** Equitable Life of Canada

Normally, your dentist can submit a claim on your behalf electronically. The dentist may make you pay for your dental work at the time of your appointment, in which case Equitable Life will reimburse you for eligible expenses.

### Adding Family Members:

You can enroll in family dental coverage for an additional premium cost within the designated family enrollment period.

### Opting-Out:

You may elect to opt-out of dental coverage if you have other, comparable coverage through a spouse or parent. You cannot use student coverage (e.g., coverage offered through the GSA or MSU) to opt-out of this employee plan. Opt-outs will only be accepted in the designated opt-out period.

**For more information on family coverage enrollment and opt-out deadlines, or to obtain a form for family dental coverage or dental opt-out, please visit our website at <https://cupe3906.org/tas-unit-1/dental-plan/> or contact [administrator@cupe3906.org](mailto:administrator@cupe3906.org).**

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