

TO: Members of CUPE 3906, Unit 1 (TAs and RAs in lieu of TA)

FROM: Vic Wojciechowska, CUPE 3906 President

DATE: August 3, 2023

RE: CUPE 3906 DENTAL PLAN

The following information is intended to cover only the highlights of the CUPE Dental Plan. For more information, email administrator@cupe3906.org, visit the CUPE website at <https://cupe3906.org/tas-unit-1/dental-plan/>, or consult a copy of the CUPE 3906 Unit 1 Collective Agreement (available online) <https://cupe3906.org/tas-unit-1/collective-agreement/>.

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** as a TA or RA (in lieu of TA). ***RECENT CHANGE:** there is no longer a minimum threshold of 130 hours of contracted TA/RA (in lieu) work required to participate in the plan.

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: Unless otherwise specified by the GSA, 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.) TAs employed in the **winter** term should contact the GSA office (macgsa@mcmster.ca) for more information about opting out of the GSA dental coverage if they do not want to remain on both dental plans.

2. Premiums

The Employer will deduct the full 12 months' worth of CUPE dental premium coverage from your first TA/RA (in lieu) pay cheque of the academic year. If you are not receiving pay deposits (or if premiums do not show as a deduction), please contact CUPE 3906. From September 1, 2023 to August 31, 2024 the premium cost per academic year is:

Individual - \$125 yearly Family - \$405

The Employer will only collect the yearly single premium coverage cost from members on your first paycheque of the academic year. Members wishing to enrol in family coverage must remit the difference of the family coverage cost and the single coverage cost (i.e., \$280) to our third party Administrator, the Prosure Group, using the direct debit form included with the family enrolment form.

3. Opt-out Provisions

You may opt-out of the Dental Plan by **completing the 'CUPE DENTAL PLAN OPT-OUT AUTHORIZATION'** and CUPE 3906 **direct deposit payment forms** and by **providing the required proof of alternative coverage** [normally a letter or a copy of an insurance ID card from the employer or insurance provider, which clearly indicates that dental coverage is in effect for you (i.e., **your name MUST be listed on the document**)]. Once approved, the opt-out will remain in effect until August 31, 2024. 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 administrator@cupe3906.org by September 25th, 2023** in order for the change to be retroactive to September 1st, 2023 (please see point 5 below). **No forms will be accepted after September 25th, 2023, for TAs or Ras (in lieu) working in the fall term. Opt-outs must be completed EACH YEAR to keep your opt-out status valid.** Please note that if you **do not** work in the fall 2023 term as a CUPE 3906 member, you may opt-out in January 2024 (if you are working in the winter 2024 term) (or at the start of the spring or summer 2024 term if you **do not** work in the fall 2023 or winter 2024 terms but are working in the spring and/or summer 2024 terms).

The Employer will collect the full single premium cost from each member on the first pay of term. Members who successfully complete the dental opt-out process by September 25th will receive **reimbursement via direct deposit** from the Prosure Group within approximately 30 days of the deduction.

Please note: If you are a graduate student at McMaster and would like to opt out of **both** the CUPE 3906 dental plan and the GSA extended health plan, **you must opt out of both plans**. Please contact the GSA at macgsa@mcmaster.ca to find out how to opt out of the GSA extended health plan.

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', the attached dependent information form, and the Prosure Direct Debit form**. Once approved, family coverage will remain in effect until August 31, 2024. **You must submit the forms to administrator@cupe3906.org by September 25th, 2023 in order for the change to be retroactive to September 1st, 2023** (please see point 5 below). **No forms will be accepted after September 25th, 2023. 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 if you **do not** work in the Fall 2023 term as a CUPE 3906 member, you may enroll in family coverage in January 2024 (if you are working in the winter 2024 term) (or at the start of the spring or summer 2024 term if you **do not** work in the Fall 2023 or Winter 2024 terms but are working in the spring and/or summer 2024 terms).

The Employer will not deduct family dental premium costs from your pay. Instead, **you must** fill in a Prosure “direct debit” form to authorize the payment of the difference of the single premium coverage cost and the family coverage cost (i.e., \$280) directly to the Prosure Group. Payments will be collected in two installments of \$190 via direct debit from your bank account on the 1st of the month over 2 months (1st November 2023 and 1st December 2023).

Please note: If you are a graduate student at McMaster and would like to enroll in **both** the CUPE 3906 **family dental** plan and the GSA **extended family health** plan, **you must enroll in both plans**. Please contact the GSA at macgsa@mcmaster.ca to find out how to enroll in the GSA extended family health plan.

5. Deadlines

Changes/renewal of coverage status must be made **every year** and **are permitted only in September (if you work as a Unit 1 member in the fall term)**. Please ensure the completed forms and any required documents are submitted to the CUPE 3906 Office by **September 25th, 2023** to ensure that your status is effective September 1. Except in exceptional circumstances, **there will be NO changes permitted after September 25th for members working in the fall 2023 term**. (Please note that submission deadlines are different for members who do not work as a TA or RA in lieu in the fall term.)

CUPE Dental Plan forms (including opt-out, family coverage and claim forms) are available in form-fillable PDF format at <https://cupe3906.org/tas-unit-1/dental-plan/>.

6. Black-out Period

There is a **coverage black-out** period for CUPE 3906 dental benefits. This is because the Employer re-enrolls Unit 1 members every September. If you work as a Unit 1 member in the fall, Equitable may have you listed as ineligible for dental benefits in the month of September. Similarly, if you do not work as a Unit 1 member until January, Equitable may have you listed as ineligible for dental benefits during the fall term. Please hang on to your claims and resubmit them in October and/or the end of January, and eligible claims will be paid once Equitable receives your up-to-date coverage information from the Employer. Your coverage will be activated retroactive to September 1, 2023.

Please contact administrator@cupe3906.org with any questions.

In solidarity,

Vic Wojciechowska
President, CUPE 3906