

TO: Members of CUPE 3906, Unit 2 (Sessional Faculty and Hourly Rated Sessional Music Faculty)

FROM: Vic Wojciechowska, CUPE 3906 President

DATE: January 9, 2024

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/sessionals-unit-2/unit-2-dental-coverage/>, or consult a copy of the CUPE 3906 Unit 2 Collective Agreement (available online) <https://cupe3906.org/sessionals-unit-2/collective-agreement-unit-2/>.

1. Who is covered?

CUPE 3906 Unit 2 Members (i.e., Sessional Faculty and Hourly Rated Sessional Music Faculty, excluding those employed by the Faculty of Health Sciences) are eligible for coverage for any **academic year**, September 1 to August 31, **in which they are contracted to work** as a Unit 2 member.

Unit 2 Members who are also graduate students coverage may be eligible for coverage under the McMaster GSA dental and/or extended health plan. [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. Please contact the GSA office (macgsa@mcmster.ca) for more information].

2. Premiums

The Employer will deduct the full 12 months' worth of CUPE dental premium coverage from your Unit 2 pay in February of 2024. 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 - \$150 yearly Family - \$ 746

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., \$596) to our third party Administrator, the Prosure Group, using the direct debit form included with the family enrolment form.

...Continued...

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 February 5, 2024** for the change to be retroactive to September 1st, 2023 (please see point 5 below). **No forms will be accepted after February 5, 2024, for Unit 2 members working in the winter term. Forms for Unit 2 members who worked in the fall 2023 term are no longer being accepted. Opt-outs must be completed EACH YEAR to keep your opt-out status valid.** Please note that if you **do not** work in the winter 2024 term (or the Fall 2023 term) as a CUPE 3906 member but are working in the Spring/Summer 2024 term(s), you may opt-out at the start of the Spring/Summer 2024 term(s).

The Employer will collect the full single premium cost from each member at the start of the term. Members who successfully complete the dental opt-out process by February 5th should not see a "CUPE Dental" deduction in their pay statement this academic year, or 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 February 5, 2024, for the change to be retroactive to September 1st, 2023** (please see point 5 below). **No forms for CUPE Unit 2 members working in the Winter 2024 term will be accepted after February 5, 2024. Forms for Unit 2 members who worked in the fall 2023 term are no longer being accepted. 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 winter 2024 term (or the fall 2023 term) as a CUPE 3906 member but are working as a CUPE 3906 Unit 2 member in the Spring/Summer term(s), you may enroll in family coverage at the start of the Spring/Summer term(s). The deadline for Unit 2 members working in the Winter 2024 term (who did not work as Unit 2 members in the Fall 2023 term) is **February 5th, 2024**.

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., \$776) directly to the Prosure Group. Payments will be collected in two installments of \$388 via direct debit from your bank account on the 1st of the month over 2 months (March and April 2024).

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 until February 5, 2024 (if you work as a Unit 2 member in the winter term). Forms for Unit 2 members who worked in the Fall 2023 term are no longer being accepted.** Please ensure the completed forms and any required documents are submitted to the CUPE 3906 Office by **February 5, 2024** to ensure that your status is effective retroactive to September 1. Except in exceptional circumstances, **there will be NO changes permitted after February 5th, 2024 for members working in the winter 2024 term).**

CUPE Dental Plan forms (including opt-out, family coverage and claim forms) are available in form-fillable PDF format at <https://cupe3906.org/sessionals-unit-2/unit-2-dental-coverage/>.

6. Black-out Period

There is a **coverage black-out** period for CUPE 3906 dental benefits. This is because the Employer re-enrolls Unit 2 members who work in the winter term (but not the fall term) every January. If you work as a Unit 2 member in the winter, Equitable may have you listed as ineligible for dental benefits in the months of January and February. Similarly, if you do not work as a Unit 2 member until the Spring/Summer term(s), Equitable may have you listed as ineligible for dental benefits during the fall and winter terms. Please hang on to your claims and resubmit them at the end of February [or in the Spring/Summer term(s)], 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, regardless of when you start work in the current academic year.

Please contact administrator@cupe3906.org with any questions.

In solidarity,

Vic Wojciechowska
President, CUPE 3906