

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

FROM: Leah McGrath-Reynolds, CUPE 3906 President

DATE: August 30, 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/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).

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: The GSA determines who is eligible for their dental plan. 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, 2024 to August 31, 2025 the premium cost per academic year is:

Individual - \$135 yearly Family - \$440

The Employer will only collect the yearly single premium coverage cost from members on your first or second 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., \$305) 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, 2025. 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 27, 2024** in order for the change to be retroactive to September 1st, 2024 (please see point 5 below). **No forms will be accepted after September 27th, 2024, for TAs or Ras (in lieu) who work 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 2024 term as a CUPE 3906 member, you may opt-out at the start of the winter 2025 term (but are working in the winter 2025 term. Similarly, if you **do not** work in the fall 2024 or winter 2025 terms but are working in the spring and/or summer 2025 terms, you may opt out in the spring of 2025.

The Employer will collect the full single premium cost from each member on the first or second pay of term. Members who successfully complete the dental opt-out process by September 27th 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, 2025. **You must submit the forms to administrator@cupe3906.org by September 27th, 2024 in order for the change to be retroactive to September 1st, 2024** (please see point 5 below). **No forms will be accepted after September 27th, 2024 for TAs or Ras (in lieu) working in the Fall 2024 term. 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 2024 term as a CUPE 3906 member, you may enroll in family dental coverage at the start of the winter 2025 term (but are working in the winter 2025 term. Similarly, if you **do not** work in the fall 2024 or winter 2025 terms but are working in the spring and/or summer 2025 terms, you may enroll in family dental coverage in the spring of 2025.

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., \$305) directly to the Prosure Group. Payments will be collected in two installments of \$152.50 via direct debit from your bank account on the 1st of the month over 2 months (November and December 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 September 27th, 2024 (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 27th, 2024** to ensure that your status is effective retroactive to September 1, 2024. Except in exceptional circumstances, **there will be NO changes permitted after September 27th, 2024 for members working in the fall 2024 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, but do work as a TA or RA in lieu in the winter, spring and/or summer terms. Please contact administrator@cupe3906.org if you are in this category and wish to opt-out of dental coverage or enroll in family dental coverage.)

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. If you do not work as a Unit 1 member until the spring or summer term, Equitable may have you listed as ineligible for dental benefits during the fall and winter term. Please hang on to your claims and resubmit them in October, February, (and/or after your first month of employment in the academic year), 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, 2024, regardless of when you start working in the academic year.**

Please contact administrator@cupe3906.org with any questions.

In solidarity,
Leah McGrath-Reynolds, President, CUPE Local 3906