

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

FROM: Leah McGrath-Reynolds, CUPE 3906 President

DATE: September 13, 2024

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## **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](mailto: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: The GSA determines who is eligible for their dental plan. At present, your eligibility for CUPE 3906 Unit 2 dental benefits does not affect your eligibility for the GSA extended health and dental coverage. Please contact the GSA office ([macgsa@mcmster.ca](mailto:macgsa@mcmster.ca)) for more information, especially if you wish to opt-out of or enroll your family in the GSA health and dental plan(s).]

### **2. Premiums**

The Employer will deduct the full 12 months' worth of CUPE dental premium coverage from your Unit 2 pay in October 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 - \$170 yearly      Family - \$ 726**

The Employer will only collect the yearly single premium coverage cost from members from one of your pay cheques (normally at the end of October). Members wishing to enrol in family coverage must remit the difference of the family coverage cost and the single coverage cost (i.e., \$556) to our third party Administrator, the Prosure Group, using the direct debit form included with the family enrolment form.

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### 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 30<sup>th</sup>, 2024** for the change to be retroactive to September 1st, 2024 (please see point 5 below). **No forms will be accepted after September 30<sup>th</sup>, 2024, for Unit 2 members 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 2024 term as a CUPE 3906 member, you may opt-out in January 2025 (if you are working in the winter 2025 term) (or at the start of the spring or summer 2025 term if you **do not** work in the fall 2024 or winter 2025 terms but are working in the spring and/or summer 2025 terms). The deadline for Unit 2 members working in the Winter 2025 term (who did not work as Unit 2 members in the Fall 2024 term) is **January 30<sup>th</sup>, 2025**.

The Employer will collect the full single premium cost from each member from a one of your pay cheques (normally in October). Members who successfully complete the dental opt-out process by September 30<sup>th</sup> 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 and dental** plan, **you must opt out of both plans**. Please contact the GSA at [macgsa@mcmaster.ca](mailto:macgsa@mcmaster.ca) to find out how to opt out of the GSA plans.

### 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 30<sup>th</sup>, 2024, for the change to be retroactive to September 1st, 2024** (please see point 5 below). **No forms will be accepted after September 30<sup>th</sup>, 2024. 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 coverage in January 2025 (if you are working in the winter 2025 term) (or at the start of the spring or summer 2025 term if you **do not** work in the fall 2024 or winter 2025 terms but are working in the spring and/or summer 2025 terms). 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 **January 30<sup>th</sup>, 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., \$726) directly to the Prosure Group. Payments will be collected in two installments of \$278 via direct debit from your bank account on the 1<sup>st</sup> of the month over 2 months (1<sup>st</sup> November 2024 and 1<sup>st</sup> 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](mailto: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 2 member in the fall term)**. Please ensure the completed forms and any required documents are submitted to the CUPE 3906 Office by **September 30<sup>th</sup>, 2024** to ensure that your status is effective September 1. Except in exceptional circumstances, **there will be NO changes permitted after September 30<sup>th</sup>, 2024 for members working in the fall 2024 term)**. The deadline for Unit 2 members working in the Winter 2025 term (who did not work as Unit 2 members in the Fall 2024 term) is **January 30<sup>th</sup>, 2025**.

**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 every September. If you work as a Unit 2 member in the fall, Equitable may have you listed as ineligible for dental benefits in the months of September and October. Similarly, if you do not work as a Unit 2 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 at the end of October and/or February, 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<sup>st</sup>, 2024.**

Please contact [administrator@cupe3906.org](mailto:administrator@cupe3906.org) with any questions.

In solidarity,

Leah McGrath-Reynolds  
President, CUPE 3906