

## Health Care Spending Account and Rebates

Unit 1 Members also have access to the following benefits:

- \$350 every two years from our **Health Care Spending Account** for medical and/or dental expenses considered eligible to claim on taxes according to the Canada Revenue Agency
- \$250 **UHIP Rebate** per academic year for international members paying UHIP fees
- \$450 **Childcare Rebate** per academic year for members paying daycare and babysitting expenses

Class A (graduate) and Class B (undergraduate) Unit 1 members may apply for these benefits at any point in the academic year (Sept 1-Aug 31) in which you work as a Unit 1 member at McMaster University.

Receipts and/or proof of fee payment and (in some cases) prescriptions are required.

For more details on how to apply and what to include with your claim, visit <https://cupe3906.org/tas-unit-1/>

CUPE Local 3906  
Temporary Office Location:  
1046 King Street West  
Hamilton, ON L8S 1V7  
Email for general benefits inquiries:  
[administrator@cupe3906.org](mailto:administrator@cupe3906.org)

## Gender Affirmation and Reproductive Health Funds

In a recent round of contract negotiations, we won funds to support our Unit 1 members incurring costs associated with gender affirmation and reproductive health.

The Gender Affirmation Fund is available to any member of CUPE Local 3906, Unit 1 (TAs and RAs in-lieu) who identifies as Two Spirit, trans, or nonbinary. The Reproductive Health Fund is available to any member of CUPE Local 3906, Unit 1 (TAs and RAs in-lieu).

For more information on eligible expenses, reimbursement amounts, and how to apply, please visit <https://cupe3906.org/tas-unit-1/gender-affirmation-fund/> or <https://cupe3906.org/tas-unit-1/reproductivehealth/>

## Employee & Family Assistance Program

### Eligibility:

**All Unit 1 Members, their spouses, and dependents.**

### Entitlement: Assessed by individual need.

**The EFAP provides confidential counselling, coaching, and support on a variety of topics, such as financial planning, smoking cessation, depression, grief, addictions, relationships and more. To access, visit <https://login.lifeworks.com/> or call 1.833.366.4544**

*Did you know?* Due to the pandemic, you can submit Health Care Spending, UHIP, Childcare, and Gender Affirmation claims via email to [claims@prosure-group.com](mailto:claims@prosure-group.com)

September 2024 Version



## UNIT 1



Teaching Assistants and  
Research Assistants (in lieu)

# BENEFITS

[cupe3906.org](https://cupe3906.org)



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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 2025, claim your full \$1,000 entitlement and return as a TA in September 2025, you will not be eligible for another \$1,000 in coverage until January 2026.



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 2025 but do not return as a TA in the following academic year (i.e., Sept 2025-Aug 2026), your eligibility for dental benefits will expire on August 31, 2025.

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

For example, if you only work in the Winter 2025 Term, you must submit claims from the Fall 2024 Term after January 1st, 2025. 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).**

<https://cupe3906.org/tas-unit-1/dental-plan/>