

CUPE 3902 Unit 1 Healthcare Frequently Asked Questions (FAQ)

Q: How do I enrol myself and my eligible dependants?

A: You will be enrolled by the University once you receive a contract under the CA of 50 hours or more, or have reached 50 hours of work and been paid through HRIS. Your level of coverage will depend upon your status in the relevant student health and dental plan or the PDF plan as follows:

- i) **Top-up plan + HCSA (Plan A)**
 - If you have enrolled for single coverage under GSU/UTSU/SCSU/APUS or the PDF plan, once Green Shield Canada receives the information that you are eligible for coverage under your CUPE 3902-unit 1 appointment, you will be enrolled in the CUPE 3902 Unit 1 Plan A.
 - If you have enrolled for couple/family coverage under the GSU/UTSU/SCSU/APUS or the PDF plan, once Green Shield Canada receives the information that you are eligible for coverage under your CUPE 3902-unit 1 appointment, you will be enrolled in the CUPE 3902 Unit 1 Plan A and the enrolment information regarding your spouse/partner and/or dependent children will be obtained from your student or PDF plan information so that you don't have to re-enrol them for coverage. Only those enrolled under the student or PDF plan will be eligible for coverage under the Top-up plan + HCSA (Plan A).
- ii) **HCSA-only plan (Plan B)**
 - If you have opted out of your student plan or PDF plan, you will only be eligible for coverage under the \$300 HCSA-only plan. Once Green Shield Canada receives the information that you are eligible for coverage under your CUPE 3902-unit 1 appointment, you will be enrolled in the CUPE 3902 Unit 1 Plan B.
 - If you wish to submit claims for an eligible spouse/partner or dependent child, once you are enrolled you can contact Green Shield Canada and they will assist you with adding any eligible spouse/partner/dependent children for claiming under your HCSA.

Q: How do I set up electronic claims/mobile app for accessing my Green Shield Canada Top-up plan/HCSA?

A: Once you have been enrolled into the appropriate plan, you will be able to sign up directly for the mobile app/online services:

- The URL for downloading the mobile app is: <http://www.greenshield.ca/sites/corporate/en/what-you-need/online-services/Pages/GSC-on-the-GO.aspx>
- the URL for the member site where plan members can sign in or **register to access** Plan Member Online Service is: <https://onlineservices.greenshield.ca/planmember/AccessMgmt/Public/SignOn.aspx>
- Toll-free contact info (1-888-711-1119) for Green Shield Canada's Customer Service Centre

Q: What is the plan number?

A: There is no plan number. Plan members will only need their individual ID number(s) in order to submit a claim. If submitting a claim to the Top-up plan, the ID number will include: UOT + Employee number + -00 (the -00 identifies the plan member). Plan members should note that they will have a separate student or PDF number for their student or PDF plans and when making claims to both plans will need to enter both numbers.

Q: What if I choose not to enrol in my primary plan (e.g. GSU/UTSU/SCSU/APUS or PDF plan)?

A: Then there is no access to the Top-up plan; however, you will be eligible for a maximum \$300 annual HCSA-only plan.

Q: How do I get my ID number to log-in?

UOT + employee number + -00 for the Top-up or HCSA plans under the CUPE 3902-unit plans. You will still need your student/PDF plan number to submit claims so that the claim is appropriately adjudicated through your student/PDF plan first, and then through your top-up plan.

Q: I don't see any information regarding my enrolment yet – when will I be enrolled and begin to make claims?

A: Your status in the student plan/PDF plan needs to be finalized first. The opt-out period for each primary plan has to pass and the information has to be provided to Green Shield Canada and reconciled before your enrolment can be established. During this first year of the plan this may take a little longer. It's anticipated that for members of the GSU or PDF plans, the enrolment will be completed for early November. For the SCSU/UTSU/APUS members it may be early December. The University will communicate additional information as the finalized enrolment time is confirmed.

Q: When will I show up as enrolled?

A: Enrolment requires two conditions:

- a contract of 50 hours is entered on your HRIS record, OR you have reached 50 hours of work; and,
- your enrolment status in the relevant student plan or PDF plan has been confirmed and enrolment completed

For the initial year, this will be early November for GSU and PDF members, and early December for members of the UTSU/SCSU student plans.

Q: What if I incur an eligible expense before this date?

A: The effective date of coverage under the Top-up plan+ HCSA or the HCSA-only plan is September 1, 2015 no matter when you become eligible for enrolment during the year up to July 31 in each plan year (For PDF members, it's the later of September 1, 2015 or the date you commenced your coverage under your PDF plan).

You should retain all paper receipts (if not already submitted for reimbursement) or Explanation of Benefits (EOB) from your student plan if you have already submitted an eligible receipt. You will be able to submit eligible claims once your enrolment is confirmed, and the date on those eligible claims can be as early as September 1, 2015. Please note that claims cannot be reimbursed if you do not have a valid receipt indicating you have paid for the eligible service/product or prescription drug

Q: Can I make a claim under my GSU/SCSU/UTSU/APUS or PDF plan before I am eligible for the CUPE 3902-unit 1 plan, and then submit the unpaid balance for consideration once I become eligible under my CUPE plan?

A: Yes, so long as the claim was incurred on or after September 1, 2015 (or, for PDFs, on or after the date you commenced your coverage under your PDF plan), you can submit any unpaid balance once you

become eligible under the CUPE plan.

Q: Will I be able to use my CUPE Top-up plan along with my primary plan at the point of payment (where this is available) or will I have to pay first and then submit my receipts for reimbursement?

A: It will depend on the provider and service being claimed. For example, your pharmacist should be able to submit your prescription first to your student plan using your student ID /Green Shield Canada number, and then to your CUPE plan using your CUPE Green Shield Canada number. If not, you can pay for the service and then submit any balance to Green Shield Canada for reimbursement under both plans on the same claim form.

Q: How much is my HCSA worth? What if I have dependents?

A: An annual HCSA allotment of \$300 will be provided per eligible member as part of the Plan A Top-up plan but this requires enrolment in a primary plan (GSU/SCSU/UTSU/APUS/ PDF plans). For those with a spouse and/or children covered under their primary plan, an additional \$100 HCSA will be added for a total HCSA of \$400 for the family regardless of how many dependents there are.

If you have exempted coverage under the GSU/SCSU/UTSU/APUS or PDF plans, then you will be eligible for the Plan B \$300 HCSA-only plan, regardless of whether you have eligible spouse/partner or dependent children.

Q: - I will be opting out of the health and dental plan that I get for being a graduate student. This would leave me with an HCSA-only plan of \$300. Does that HCSA-only plan apply for my common-law spouse as well?

A: Yes, so long as your spouse/partner or dependent children are eligible, they can be enrolled for coverage by contacting Green Shield Canada directly once you have received confirmation of your enrolment. Your HCSA amount does not change if you have eligible dependents under the HCSA-only plan. The total is \$300/year.

Q: I used my GSU plan to cover a vision claim last year. Does my 24-month window for both plans begin this year?

A: No, your GSU 24 month window does not change; however, you may submit a claim at any point under the CUPE 3902 Unit 1 Top-up Plan, provided that the claim is incurred in current Plan Year, and receive reimbursement for the top-up amount you would have received had you been eligible for reimbursement under your student/PDF plan.

Q: I have further questions about what's covered under the Top-up plan. Who can I contact?

A: For questions regarding what's eligible under the Top-up or HCSA plan, you can contact Green Shield Canada directly at 1.888.711.1119 once you have received confirmation of enrolment in the plan.

If you have questions about your eligibility for coverage you can contact the University directly at benefits.help@utoronto.ca or by calling the benefits help line at 416.978.2598.

Q: I will be on leave (parental, sickness etc.) from my CUPE work. Am I still enrolled?

A: So long as the leave is approved and falls under your Collective Agreement, you remain eligible for coverage for the entire plan year.

Q: How long does it take for a claim to be processed and reimbursed to a member?

A: It depends on the type of claim and whether all information submitted is complete. However, you should expect reimbursement of eligible expenses no later than 10 business days. In most cases, if you have signed up for direct deposit through Green Shield Canada's Plan Member Online Services, you will receive your reimbursement within 5 business days.