



Unit 1
Collective agreement
**Funds & Health
Benefits**



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Financial Assistance Funds

Because of the dedication of our members to the bargaining process we won two new funds and increased the value of our Financial Assistance Funds in the last round of bargaining.

i. new financial assistance funds (no application required)

▶ Graduate Student Bursary Fund (GSBF).

This fund is to be **distributed automatically** to Unit 1 members to top up annual funding to \$17,500 plus tuition and fees. **NO APPLICATION REQUIRED, but you will be contacted at your U of T email address to verify your disbursement.**

▶ Tuition Assistance Fund (TAF).

In order to be eligible for this fund you must be beyond the “funded cohort” and paying tuition in the 5th or 6th year of your PhD (research stream) or 2nd year of your Masters (research stream). This fund should be sufficient to provide all eligible members a tuition grant that brings their out-of-pocket tuition cost down to \$3,480 (i.e. 50% domestic tuition). “Out-of-pocket tuition cost” is defined as tuition paid minus funding received, including all grants and awards (e.g. DCA, OGS) and T4A RAships (i.e. all RAships in Physical Sciences, Life Sciences, and Engineering departments).

The TAF is disbursed automatically by the University to all eligible members each September to cover the previous year (e.g. the September 2017 disbursement will cover the 2016-17 academic year.), whereas the GSBF is mailed

by the Union to members in January 2018 who have claimed their disbursement amounts to cover the 2016-17 academic year.

ii. summer financial assistance funds (online applications all open in May 2018)

▶ Unfunded Student Assistance Fund (USAF)

The Unfunded Student Assistance Fund provides funds to student members who are unfunded. Details of this Fund are pending the outcome of the current round of bargaining, which began on 25 September, 2017

▶ Research Assistants Defence Fund (RADF)

The Research Assistants Defence Fund is to compensate members who are forced to undertake taxable RA work as part of their funding package. Please note that members in divisions 3 and 4 (in Engineering and the Physical Sciences or Life Sciences departments) are ineligible for this fund, because RAships in those departments are not T4 taxable income.

▶ International Health Plan Assistance Fund (IHPAF)

The International Health Plan Assistance Fund is for members who, because of their international status, must pay for their UHIP expenses, for themselves, their spouse or their dependent children. Note to students in a funded cohort: your premiums are covered by your funding and you are thus not eligible for this fund. However, if you have a spouse or dependent children for whom you have paid for the coverage you may submit their receipts regardless of whether you are a member of a funded cohort. The IHPAF also has a November round of applications which will be announced to all members on the Unit 1 listserv in early November.

Childcare Financial Assistance Fund (CFAF)

The Childcare Financial Assistance Fund (CFAF) supports those members who are also parents and either incur expenses from paying a childcare provider for care of their child(ren) while a parent is at work or school, or if they or a household or family member provides primary care for one or more of their (step-) children in the eligible age range. The CFAF has a November round of applications which will be announced to all members on the Unit 1 listserv in early November. This fund partially reimburses eligible expenses for which receipts are provided, which were incurred between 1 May 2017 and 30 April, 2018. Eligible expenses include: babysitters, nannies, daycare, pre-school, summer camps, March break programs, after school programs, and sports/activities/lessons offered through local recreation centres or equivalent. Ineligible expenses include: tuition for private primary school, school lunches, medical expenses, toys, clothing, and food. The CFAF also has a November round, details of which are announced over the Unit 1 listserv at the start of November.

Questions? Contact the Secretary Treasurer at st@cupe3902.org or call the Union at (416) 593-7057.

► UofT Family Plan Assistance Fund (UFPAF)

The UofT Family Plan Assistance Fund (UFPAF) is for members who pay for coverage on their UofT student or Postdoc plan for their spouse and/or their dependent child(ren). Please note that only fees for covering your partner/family/child(ren) on your UofT base plan can be submitted to this fund. UofT base plans are: the PDF plan, the GSU plan, the UTSU plan, the APUS plan, and the SCSU plan. You must have a receipt (email confirmation showing the amount paid is sufficient). Application information will be sent to all members on the Unit 1 listserv in early November and again in early May.

which funds am i eligible for?

a) student bursary funds

There are four bursary funds for student Unit 1 members: Graduate Student Bursary Fund (GSBF), Tuition Assistance Fund (TAF), Unfunded Student Assistance Fund (USAF), Research Assistants Defence Fund (RADF). Eligibility depends on your funding situation; you can only fall into one of the following categories:

If you are in the funded cohort, you may be eligible for the GSBF and/or RADF.

If you used to be in the funded cohort and are now in MA year 2 or PhD year 5 or 6, you may be eligible for the TAF.

If you are an undergraduate, professional masters, MA year 3+, M.Mus., DMA, or flex-time student, or otherwise have never been part of the funded cohort, you may be eligible for the USAF.

b) reimbursement funds

There are two reimbursement funds for all Unit 1 members: Childcare Financial Assistance Fund (CFAF) and International Health Plan Assistance Fund (IHPAF). If you have childcare expenses, you may be eligible for CFAF. If you have paid UHIP fees for yourself or your spouse/child(ren), you may be eligible for IHPAF.

Health Benefits

CUPE 3902 Unit 1 Top-Up Plan

For all Unit 1 members who have worked a minimum of 50 hours by 31 July 2018, the Unit 1 Top-Up Plan will supplement your student/PDF base plan coverage with defined benefits as well as a small Health Care Spending Account (HCSA). Please

note that health coverage is subject to an overall combined maximum of \$20,000/covered person per plan year.

i. how does it work?

The CUPE 3902 Unit 1 Top-Up Plan works in conjunction with your existing Green Shield plan (GSU Health and Dental Plan; UTSU Plan; SCSU Plan; or the Unit 5 PDF Plan). Any medical or dental expenses will first be submitted to your student or postdoc Plan and then to the CUPE Plan. You must create separate profiles for each of your plans through www.greenshield.ca.

example of how the plans interact

Let's say you're a graduate student and Unit 1 member with a prescription drug cost of \$100.

You must first submit the expense to the GSU Plan, which covers eligible prescription drugs at 80% (up to \$5,000). The GSU plan covers \$80 leaving you with \$20 left to pay.

You would then use the CUPE 3902 Top-Up Plan towards the remainder of the cost. The Top-Up Plan covers eligible prescription drugs at 90% of the total bill (up to \$5,000) -- in this case, up to \$90 of the original \$100 bill. Since the \$20 you have remaining to pay is less than 90% of the original expense (\$90), the CUPE Top-Up Plan covers the remaining \$20.

After submitting your expenses to both plans, you pay nothing (until you reach the maximum coverage amounts described above).

Using the personalized claim form available through your Green Shield profile, submit your expenses to your student/PDF Plan using your student/PDF # in SECTION 1. This number has the prefix UTG or PDF.

Next, submit the unpaid portion of your expenses to the maximum amounts allowable (see below) to your CUPE plan using your Employee # in SECTION 2 of the form. This number has the prefix UOT and can be found on your paystubs.

Any health expenses remaining (or expenses covered by neither plan) can be covered by the HCSA (\$300 for an individual; \$400 for families) if you select “yes” in the appropriate check box in Section 2.

If you wish to pay your primary health plan premium out of your HCSA, you would need to submit these premium expenses before submitting any expenses which exceed the combined maximum amounts covered by your defined benefits.

ii. who is covered?

In order to be eligible for the CUPE Plan you must be a member of CUPE 3902 Unit 1 who has been employed for at least 50 hours of work during the plan year by 31 July 2018, with the plan year spanning from September 1 to August 31. You must also be enrolled in a student or PDF base plan (GSU Health and Dental Plan; UTSU Plan; SCSU Plan; or the PDF Plan under CUPE 3902-Unit 5). Once eligible, you will have coverage retroactive to the start of the Plan Year of September 1 each year. You can become eligible as late as July 31st each year. If you have dependents, you must enrol them in your student or PDF base plan within the first thirty (30) days of the start of your plan year, so between September 1-30 for those whose program begins in September, and between January 1-30 for those whose program begins in January. (which will require additional premiums) in order for them to be eligible for benefits under the CUPE 3902 plan.

iii. what if I choose to opt out of my student/pdf plan?

If you have opted out of an eligible student/PDF base plan you (and your dependents) are no longer eligible for the CUPE 3902 Unit 1 Top-Up Plan. Instead the University will provide a HCSA-only plan (CUPE 3902 Unit 1 Plan B). Under this Plan you will be eligible for \$300 for individuals, or \$500 for families, which can be used for the reimbursement of eligible medical expenses, according to the CRA guidelines. Once eligible, the coverage effective date will be retroactive to the start of the Plan Year (Sept 1).

iv. highlights of the CUPE 3902 Unit 1 Top-UP Plan coverage

Overall combined health coverage maximum
= \$20,000/person/plan year

▶ dental coverage

80% reimbursement (50% reimbursement for major restorative) up to a combined total of \$1,800/covered person/plan year. (Note: the GSU plan does not cover major restorative, so any expenses under this category go straight to the CUPE 3902 Plan).

Accidental dental up to an additional \$1,000/incident, once your other Green Shield plan coverage has been used to maximum available.

▶ prescription drug coverage

90% up to \$10,000, with a combined coverage cap of \$15,000 (100% combined coverage up to \$6,250, then 90% coverage up to \$15,000 combined total).

▶ vision coverage

Eye exams up to \$90 covered per person every 24 months total reimbursement, inclusive of any amount reimbursed under your other Green Shield plan.

Prescription eyeglasses, contact lenses, and laser eye surgery to a maximum of \$300/covered person/24 months total reimbursement, inclusive of any amount reimbursed under your other Green Shield plan.

▶ mental health support coverage

100% reimbursement up to \$1000 covered per person/plan year under the CUPE 3902 Unit 1 Top-Up Plan, once your other Green Shield plan coverage has been used to maximum available. Coverage includes Registered Psychologists, MSWs, Psychotherapists.

▶ paramedical services

Each of the following services reimbursed up to a lesser of \$60 or R&C per visit, inclusive of any amount reimbursed under your other Green Shield plan for a combined total of \$60/visit, with 20 visit maximum per service, with an overall combined maximum paramedical reimbursement under the Top-Up Plan of \$1,200 covered per person/plan year for RMT, Chiropractic, and Physiotherapy, and a cap of \$900 combined total, with \$45 per visit for Naturopathic Doctors and Acupuncturists.

▶ speech pathology

100% up to \$1,000 per covered person/plan year, once student/PDF plan coverage has been used to maximum available.

▶ orthotics

Up to \$450 covered person/year total reimbursement, inclusive of any amount reimbursed under a student/PDF plan; with a limit of one.

- ▶ registered nursing services

If required in home, to a maximum of \$2,500/covered person/plan year, once your student/PDF plan coverage has been used to maximum available.

- ▶ health care spending account (HCSA)

An annual HCSA allotment of \$300 will be provided per eligible member as part of the Top-Up Plan. This will be available for reimbursement of any eligible medical expenses as per the Income Tax Act not already covered under the Student/PDF plan or the CUPE 3902-Unit 1 Top-Up Plan. Claims can be submitted for any enrolled family member. For those with a spouse and/or children covered under the CUPE 3902-Unit 1 Top-Up Plan, an additional \$200 HCSA will be added for a total HCSA of \$500.

v. how do i access the new plan?

The CUPE Top-Up plan is available online at www.greenshield.ca.

To **sign in or register to access Plan Member Online Services**, locate the “register/log-in” field, and click “GO.” Remember that you will need to create two profiles, one for your student/PDF base plan and one for your CUPE 3902 Unit 1 Top-Up Plan.

To **download the mobile app**, go to www.greenshield.ca, find “what you need” pull down menu at the top of the screen, select “GSC on the go.”

To register, sign in or submit a claim, you will need your **individual ID number**.

- ✓ All individual ID numbers will be in the following format: UOT + Employee number + -00 (the -00 identifies the plan member).
- ✓ Please note that you will have a **separate ID number for your student or PDF plan** and when making claims to both plans you will need to enter both numbers.



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