



## UNIT 1 HEALTH BENEFITS FREQUENTLY ASKED QUESTIONS (FAQ)

**Q: How do I enroll myself and any eligible dependents?**

A: You will be enrolled by the University once you receive a contract (or contracts) totally 30 hours or more, or have worked at least 30 hours and been paid through HRIS. Your level of coverage will depend on your status in the relevant student/PDF health and dental plan. In addition to enrolling you, the University will enroll any dependent who is also enrolled on your base plan.

**Q: How do I know if I will be enrolled in Plan "A" or Plan "B"?**

A: Your eligibility for the two different plans are as follows:

**i) Plan A (Benefit Plan + HCSA)**

- If you have enrolled for coverage under the GSU/UTSU/SCSU/APUS or PDF (post-doctoral fellow) plans, once Green Shield Canada received the information that you are eligible for coverage, you will be enrolled in Plan A, as well as any dependents you have under those plans. **If your family member is NOT enrolled in your base plan, they will NOT be given access to the top-up plan.**
- If you are **ineligible** for any of the above base plans, you will be enrolled in Plan A.

**ii) Plan B (HCSA-only)**

- If you have opted-out of your student/PDF plan, you will only be eligible for coverage under Plan B. Once Green Shield Canada received the information that you are eligible for coverage under your CUPE 3902 appointment, you will be enrolled in Plan B.
- Dependents may be added to your Plan, which will give you access to an enhanced Family HCSA. To add any dependents, you may contact Green Shield Canada and they will assist you with adding any eligible dependents to the plan.

**Q: When can I expect to officially be enrolled in one of the plans?**

A: Members on a contract (or contracts) of 30 hours or more can expect to be enrolled approximately 4 weeks following their first pay cycle. For example, if you sign a 180-hour contract that begins in September, you should be enrolled by mid-end of October. Members working in an hourly position (i.e. invigilators) will be enrolled 4 weeks following the pay cycle in which they achieve at least 30 hours of paid work. For example, if you achieve 30 hours of work on your October pay cycle, you can expect to be enrolled by late November. Please call the Union office if you are unsure whether you should already be enrolled and we will assist you.

**Q: How do I set up my online account with Green Shield?**

A: Once you have been enrolled into the appropriate plan, you will be able to sign up for online services with Green Shield. Online services allow you to view your benefits



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guide, submit claims online, submit "mock claims" to view what your benefits plan will cover in an actual scenario, and sign up for direct deposit allowing you to receive reimbursements quickly. You may use either the website or app to register – we recommend using the website, and then downloading the app!

- To access the online registration page, please visit [the Green Shield login page](#)
- To download the app, visit the App Store or Google Store (?), search and download the "Green Shield on the Go" app. Use the username and password you created to log in to the app.
- Should you require any assistance setting up your account, you may call Green Shield directly at 1-888-711-1119.

### Q: What is the plan number?

A: Your benefit plan does not use a plan number, only an individual ID. When signing up for an online account, or submitting a claim, you will need to include this ID number. Your plan ID number for the top-up plan is as follows: UOT + **employee** number + -00 (-00 denotes you as the plan holder, any dependents will be assigned -01, -02, -03, etc.). **Please note your base plan will have a separate plan ID.**

### Q: What if I decide not to enroll in my primary (base) plan?

A: Should you *voluntarily* choose not to enroll in a base plan (GSU/UTSU/SCSU/APUS/PDF), you will lose entitlement to Plan A, and will only have access to Plan B (\$300 single HCSA or \$600 family HCSA).

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

A: Your ID number is UOT + **employee** number + -00. This number is for your CUPE top-up plan, only. Your base plans will have a separate ID. If you are unsure of your employee number, please contact the Business Officer for your department or visit the Union office in person. **NOTE: CUPE 3902 will not provide you with your employee number via telephone as we are not able to verify your identity over the phone.**

### Q: What if I incur an eligible expense prior to be officially enrolled?

A: Regardless of when you are officially enrolled in the benefit plan, the effective date of coverage will date back to September 1<sup>st</sup> of the current academic year, as long as you become eligible by July 31. For example, if you begin a position as an invigilator in October 2018 and officially hit 30 hours in February 2019, your coverage will be retroactive to September 1, 2018.

### Q: Can I claim against my base plan now, and against the top-up plan once I'm enrolled?

A: Absolutely! Just be sure to hang on to a copy of the receipt of submit a claim for any unpaid balance once your top-up plan is active!



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**Q: Will I be able to use my CUPE top-up plan along with my base plan at the point of payment or will I have to pay first and then submit my receipts for reimbursement?**

A: This largely depends on the provider and the type of service being claimed. For example, your pharmacist should be able to submit your prescription to both plan without issue (it's always good to remind them to charge to your base plan first). Some dentists are also able to directly bill the insurance. Regardless, you can always pay for the service and then submit any receipts to Green Shield Canada for reimbursement.

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

A: For both Plans 'A' and 'B', the individual HCSA is worth \$300/year. If you have dependents, you will be enrolled in the Family HCSA, with a value of \$600/year.

**Q: I will be opting out of the health and dental plan I get for being a student. This would leave me with a HCSA-only plan. Does the HCSA-only plan apply to my dependents as well?**

A: Yes. For the 2017-2018 academic year, you will only be entitled to the \$300 HCSA. Beginning in September 2018, your HCSA will increase to \$600/year if you have a dependent.

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

A: No. Your base plan's 24-month window would not change and would be based on the claim you previously submitted to them. However, you may submit a claim at any point under the top-up plan, provided that the claim is incurred in the current plan year (September 1-August 31), and receive reimbursement for any unpaid amount (up to the maximum).

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

A: For questions regarding what is eligible to be claimed under your top-up or HCSA plan, you can contact Green Shield Canada directly at 1-888-711-1119. Please note: Green Shield will often ask for your Plan ID in order to ensure they are reviewing the appropriate plan, please have this in-hand when calling.

If you have questions about your eligibility for coverage, you can contact the University Benefits Office directly at [benefits.help@utoronto.ca](mailto:benefits.help@utoronto.ca) or by calling the Benefits Office at 416-978-2015.



## UNIT 1 HEALTH BENEFITS FREQUENTLY ASKED QUESTIONS (FAQ)

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

**A:** As long as your leave is approved and falls under the Collective Agreement, you remain eligible for coverage for the entire plan year. If you are unsure if you are entitled to coverage while on leave, please contact the Union office at 416-593-7057.