



UNIT 1 HEALTH BENEFITS FREQUENTLY ASKED QUESTIONS (FAQ)

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

A: You will be automatically enrolled in either Plan A or Plan B once you have worked 30 hours in the **current academic year** and have 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 you, any dependent who is also already enrolled in your base plan will be automatically enrolled if you are eligible for Plan A. If you are eligible for Plan B only, you will need to contact Green Shield directly to enroll any dependents, which will also give you access to the enhanced, family HCSA amount.

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

A: Eligibility for the two different plans is as follows:

i) Plan A (Health & Dental + HCSA)

- Members who have coverage under the base plan (e.g. GSU/UTSU/SCSU/APUS or PDF plan (post-doctoral fellow) for both health and dental coverage,
- Members who are **ineligible** for any of the base plans because of an approved academic leave but continue to do TA work during the academic year. (**NOTE:** This **does not** apply to members who opt out of their base plan).

ii) Plan B (HCSA-only)

- Members who have fully opted out of their health and dental coverage under the base plan.
- Members who have opted out of either the health or the dental coverage in their base plan.

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

A: Members who have worked 30 hours or more can expect to be enrolled approximately 4 weeks following their first pay cycle. For example, if you worked 30 hours in September, you should be enrolled by mid-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



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hours of work on your October pay cycle, you can expect to be enrolled by late November.

If you are not sure if you have reached 30 hours, you can check your monthly pay stub for the hours you have worked.

Q: What is a Blackout period – when can I make claims?

A: A blackout period is the duration of time when access to Plan A and Plan B is temporarily unavailable. This is the period when the University confirms the eligibility of members and sends the list to Green Shield.

The blackout period for the Fall semester is from September 1 to November 15 and for the Winter semester from January 1 to March 15.

If you require access to medical and dental services or need a prescription during the blackout period, you can make the payment and submit the claim with receipts to Green Shield after the blackout period.

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

A: Once you have been enrolled into one of the C.U.P.E. plans, you will be able to sign up for online services with Green Shield. Online services allow you to view your benefits coverage, 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.

To access the online registration page, please visit [the Green Shield login page](#).

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 plan member ID number for the C.U.P.E. plans 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: How do I get my employee number?

A: You can contact ESS (<http://ess.hrandequity.utoronto.ca/>) or the Department Administrator/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.**



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

A: Once you are officially enrolled in the benefit plan, the effective date of coverage will date back to September 1st 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 2019 and officially hit 30 hours in February 2020, your coverage will be retroactive to September 1, 2019.

Q: Can I claim against my base plan now and against the C.U.P.E. plan once I'm enrolled?

A: Absolutely! Just be sure to hang on to a copy of the receipt or the "Explanation of Benefits" (EOB) from your base plan. Once your C.U.P.E. plan becomes active, you can then submit the unpaid portion which was not covered by your base plan.

Q: Will I be able to use my C.U.P.E. 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 plans without any issue (charging it to your base plan first and the balance to your C.U.P.E. plan). Some other healthcare providers are also able to directly bill Green Shield. 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 coverage? What if I have dependents?

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

Q: I will be on leave (parental, sickness, etc.) from my C.U.P.E. 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.

Q: I have further questions about what's covered under the C.U.P.E. plan. Who can I contact?



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

If you have questions about your Student/PDF Health and Dental Plan coverage, please contact:

UTGSU at health@utgsu.ca or call 416-978-8465.

UTSU at helpdesk@utsu.ca or call 416-978-4911

SCSU at health@scsu.ca or call 416-287-7047

APUS at services@apus.ca or call 416-978-3993

PDF at benefits.help@utoronto.ca or call 416-978-2015

If you have worked 30 hours and your C.U.P.E. Health plan remains inactive, you can contact the **University Benefits Office** directly at benefits.help@utoronto.ca or by calling the Benefits Office at 416-978-2113. C.U.P.E. 3902 cannot make any enrolment changes, only the Employer can confirm one's eligibility and update your record with Green Shield Canada.