



## UNIT 7 HEALTH BENEFITS FREQUENTLY ASKED QUESTIONS (FAQ)

### Q: What is the CUPE 3902 Top-Up Health and Dental Plan?

A: The CUPE Top-Up Health and Dental Plan works in conjunction with your existing Green Shield Student (UTGSU) Health and Dental Plan. It is meant to “top up” the amount of the health and dental benefit included in your Student Plan.

### Q: How to I become eligible?

- You are eligible if you are a member of Unit 7 and are employed for at least one term in the current academic year (September 1<sup>st</sup> to August 31<sup>st</sup>).
- Your level of coverage will depend on your status in the Student Health and Dental Plan.

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

A: In order for your dependent/s to be included in the Top-Up Plan, they must first be enrolled in your Student Plan. They will then be automatically enrolled in your CUPE Top-Up Plan if you are eligible.

If you have the HCSA-only Plan you should contact Green Shield directly at 1-888-711-1119 to add your dependent/s.

Please contact the UTGSU for more information about your Student Plan at 416-978-8465. Couple and family coverage can also be done online at [www.studentcare.ca](http://www.studentcare.ca).

### Q: How do I know if I will be enrolled in the Top-Up Plan + HCSA or HCSA-only Plan?

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

#### i) Top-Up Plan + HCSA

- Members who are enrolled in the Student Plan will be eligible for coverage under the Top-Up Plan + HCSA (Health Care Spending Account).
- If you are enrolled for single coverage under the Student Plan, the individual HCSA is worth \$300/year.
- If you have enrolled for couple/family coverage under the Student Plan, the Family HCSA has a value of \$600/year.

#### ii) HCSA-only

- Members who have fully opted out of the health and dental coverage under the Student Plan are eligible for a \$300 HCSA (Health Care Spending Account), regardless of whether you have eligible spouse/partner or dependent children.

### Q: What if I decide not to enroll in my Student Plan?

A: Should you *voluntarily* choose not to enroll in the Student Plan, you will lose entitlement to the Top-Up Plan and will only have access to the \$300 HCSA.



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

A: Once you have been enrolled into the appropriate plan by the University, 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 Toll-free at 1-888-711-1119.

### Q: What is the plan member ID number?

A: Your plan member ID number for the CUPE Top-Up and/or HCSA 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 Student Plan with UTGSU will have a separate plan ID.**

### Q: How do I get my employee number?

A: You can contact ESS (<https://people.utoronto.ca/hr-service-centre/>) or the Department Administrator/Business Officer for your department 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: I don't see any information regarding my enrollment yet – when will I be enrolled?

A: Your status in the Student 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 GSC and reconciled before your enrollment can be established. During this first year of the plan this may take a little longer. It's anticipated that for members of the UTGSU plan, the enrollment will be completed by the end of October. The University will communicate additional information as the finalized enrollment time is confirmed.

### Q: When will I show up as enrolled?

A: Enrollment is based upon your Student Plan enrollment each year. We need to wait until the final Student Plan status is confirmed before loading your enrollment information. For UTGSU members, this will be late October/early November each year. Members do not need to do anything to enroll for coverage under the CUPE Top-Up and/or HCSA Plan.

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

A: Once you are employed for at least one term, you will be able to submit eligible claims once your enrollment is confirmed:

- Coverage is retroactive to September 1<sup>st</sup>.



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- Coverage continues until the end of the plan year – August 31<sup>st</sup> each year.

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. You should retain all paper receipts or Explanation of Benefits (EOB) from your student plan even if you have already submitted an eligible receipt.

### **Q: Where can I find my benefits coverage?**

A: You can find the most up-to-date benefits booklet by logging into your Green Shield Canada account. Your benefits booklet provides you with important information about your benefits plan. The booklet includes:

- A detailed benefit description for each benefit in your benefit plan.
- A schedule of benefits that lists deductibles, co-pays and maximums that may impact the amount paid to you.
- A definitions section that explains common terms used in the booklet.

### **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 GSC's Plan Member Online Services, you will receive your reimbursement within 5 business days.

### **Q: How do I submit a claim?**

There are several ways to submit a claim.

- i. Direct Payment  
Several service providers are able to submit their bill directly to Green Shield. However, you will need to give the provider both your Student Plan and Top-Up Plan Member IDs.
- ii. Submitting your claim through the GSC member portal
  - a) You can coordinate your benefits from your Student Plan and the Top-Up Plan to receive up to 100% coverage. Login in to Green Shield using your Student Plan ID (e.g. UTC+Student Number+00), submit the claim under the relevant services. There will be another section as



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shown. Under the GSC number, enter your Top-Up Plan ID UOT+Employee Number+-00.

○ Questions We Have To Ask

Is this person covered under another benefits plan?  Y  N

Is the plan with GSC?  Y  N

Has this claim already been submitted to the other plan?  Y  N

Would you like to submit any unpaid amount to the other plan?  Y  N

Other GSC ID number:  ?

- b) Log in using your CUPE Top-Up Plan ID and submit your claim. You should submit your claim first to your Student Plan. You can submit directly to your CUPE Top-Up Plan if you have reached the maximum amount you can claim from your student plan.
- iii. You also have the option to complete the [General Claim/Dental Claim Form](#) and mail it directly to Green Shield. More information can be found on the Green Shield Canada website.

**Q: Can I make a claim under my Student Plan before I am eligible for the CUPE Top-Up Plan, and then submit the unpaid balance once I become eligible under my CUPE plan?**

A: Absolutely! So long as the claim was incurred on or after September 1st of the current academic year, 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 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 CUPE Top-Up 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: What is the Health Care Spending Account (HCSA)?**

A: HCSA is an additional coverage that you can use to pay for additional medical and/or dental expenses not covered by your combined Student Plan and the CUPE Top-Up Plan.



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

A: For both Plans, 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. If you have exempted coverage under the GSU plans, then you will be eligible for a \$300 HCSA-only plan, regardless of whether you have eligible spouse/partner or dependent children.

**Q: I will be opting out of the Student Health & Dental Plan. This would leave me with an HCSA-only plan of \$300. Does the HCSA-only Plan apply for my dependents as well?**

A: Yes, so long as your spouse/partner or dependent children are eligible, they can be enrolled for coverage by contacting GSC directly once you have received confirmation of your enrollment. If you have opted out coverage under the Student Plan, then you will be eligible for a \$300 HCSA-only plan, regardless of whether you have eligible spouse/partner or dependent children.

**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.

**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 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: Can I submit my Student Plan premium and UHIP premium to the HCSA for reimbursement?**

A: You can use your HCSA to be reimbursed for your Student Health and Dental Plan premium and/or your UHIP premium, up to the balance available in your HCSA at the time you submit your claim. Here's how:

- 1) Visit: <https://www.rosi.utoronto.ca/> and log in
- 2) Go to "Financial Accounts"
- 3) Click "Show Invoice" and PRINT
- 4) Click "Show Detailed Report" and PRINT
- 5) Fill out the "Health Care Spending Account Claim Submission Form" (OR, submit online via Plan Member Online Services)
- 6) Send the form AND the two printouts to the address on the form to get your money!



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### Q: When is the last day I can submit a claim?

A: All claims must be received by Green Shield no later than 60 days after the end of the benefit year on August 31. **NOTE:** August 31 is the last day you can submit claims through the Green Shield portal. After August 31, you must submit manual (paper) claim forms. Please contact Green Shield customer service at 1-888-711-1119 for assistance.

### Q: My claim has been denied.

A: Please contact Green Shield customer service at 1-888-711-1119 to determine eligibility for a specific item or service and Green Shield Canada pre-authorization requirements

### Q: What are reasonable (usual) and customary fees?

A: This is the “reasonable” reimbursement amount determined by Green Shield Canada (GSC) for a medical item or service. GSC establishes reasonable and customary pricing for all covered health services and major medical equipment. GSC determines reasonable and customary pricing based on reviewing rendered amounts, manufacturers’ pricing and provincial and association pricing. In all cases, GSC reimburses the lesser of either the submitted or the allowed unit cost per device or service, as determined by their reasonable and customary pricing policy (which is reviewed on an annual basis).

Examples of services are psychotherapy/counselling services, physiotherapy, etc. We suggest to consult GSC first or submit a mock claim if you are intending to use these services.

### Q: I have further questions about what’s covered under the CUPE Top-Up Plan. Who can I contact?

A: For questions regarding what is eligible to be claimed under your CUPE Top-Up and/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 Student Plan coverage, please contact **UTGSU** at [health@utgsu.ca](mailto:health@utgsu.ca) or call 416-978-8465

If you have questions about your eligibility for coverage you can contact the University directly at [benefits.help@utoronto.ca](mailto:benefits.help@utoronto.ca) or by calling the benefits help line at 416-978-2598. CUPE 3902 cannot make any enrolment changes, only the Employer can confirm one’s eligibility and update your record with Green Shield Canada.