

## Questions & Answers for CUPE 3907 Graduate Assistant September 1, 2016

### **Q: How do I enroll myself and my eligible dependants?**

A: You will be enrolled by the University if you are a member of CUPE 3907 and you are employed for at least one term; and are covered under the University of Toronto Graduate Students' Union benefit plan (UTG) then you are eligible for coverage under the new health and dental plan. Those with coverage under a student benefit plan are covered under Plan A

Your level of coverage will depend upon your status in the student (GSU) health and dental plan as follows:

- i) Top-up plan + HCSA**
  - If you have enrolled for single coverage under GSU plan, once Green Shield Canada (GSC) receives the information that you are eligible for coverage under your CUPE 3907 appointment, you will be enrolled.
  - If you have enrolled for couple/family coverage under the GSU plan, once GSC receives the information that you are eligible for coverage under your CUPE 3907 appointment, you will be enrolled and the enrolment information regarding your spouse/partner and/or dependent children will be obtained from your student plan information so that you don't have to re-enroll them for coverage. Only those enrolled under the student plan will be eligible for coverage under the Top-up plan + HCSA.
- ii) HCSA-only plan**
  - If you have opted out of your student plan, you will only be eligible for coverage under the \$300 HCSA-only plan. Once GSC receives the information that you are eligible for coverage under your CUPE 3907 appointment, you will be enrolled.
  - If you wish to submit claims for an eligible spouse/partner or dependent child, once you are enrolled you can contact GSC 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 GSC 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 GSC'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 number for their student plans and when making claims to both plans will need to enter both numbers.

**Q: What if I choose not to enroll in my primary plan (e.g. GSU)?**

A: Then there is no access to the Top-up plan; however, you will be eligible for a \$300 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 plan number to submit claims so that the claim is appropriately adjudicated through your student 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 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 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 plan, the enrolment will be completed by the end of October. 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:

- If you are a member of CUPE 3907 and you are employed for at least one term; and then you are eligible for coverage under the new health and dental plan
- your enrolment status are covered under the University of Toronto Graduate Students' Union benefit plan(UTG) and enrolment completed

For the initial year, this will be end of October for GSU members.

**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, 2016 no matter when you become eligible for enrolment during the year

You should retain all paper receipts 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, 2016. 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 plan before I am eligible for the CUPE 3907-top-up 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, 2016, 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 /GSC number, and then to your CUPE plan using your CUPE GSC number. If not, you can pay for the service and then submit any balance to GSC 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 Top-up plan but this requires enrolment in a primary plan (GSU/SCSU/UTSU/ PDF plans). For those with a spouse and/or children covered under their primary plan, an additional \$200 HCSA will be added for a total HCSA of \$500 for the family regardless of how many dependents there are.

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 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 GSC 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.

**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 GSC 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](mailto: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 GSC's Plan Member Online Services, you will receive your reimbursement within 5 business days.

**Q: Can I submit my student benefit 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!