

# CUPE 3907- Health & Dental Plan

September 2016



UNIVERSITY OF  
TORONTO

# Agenda

- Introductions
- The Plans
- Plan A
- Plan B
- Enrolment
- GSC Plan Member on-line Services
- Submitting a Claim
- Questions

# Introductions

- Representatives from
  - Benefits / Human Resources
  - Labour Relations
  - CUPE 3907- Grad Assistants

# Plan Introduction

- Eligibility for all Graduate Assistants who are employed for at least one term
- Plans are non-contributory (100% U of T paid)
- Plan status and dependent eligibility based on Student Plan enrolment each year
- Plan Year runs from September 1<sup>st</sup> to August 31<sup>st</sup>

# Two Plans

## Plan A – Top-up and HCSA

- For eligible members enrolled in the U of T Student health and dental plan

## Plan B – HCSA only

- For eligible members who have opted-out of the U of T Student health and/or dental plan

# Plan A Top-up and HCSA

- Top-up plan provides additional reimbursement for eligible benefits under the Student plan
- Student plan is always first payer
- If you have spouse/child coverage under your Student plan, your Top-up plan covers them too, at no cost to the member

# Overview of provisions

## 1) Health Provisions – overall \$10,000 maximum

- Prescription Drugs
  - 90%, to \$10,000 maximum, provides 100% reimbursement until Student Plan maximum is reached, then 90% up to \$10,000 total maximum
- Clinical psychologist/MSW
  - 100% to \$1000 once Student plan maximum is reached
- Paramedical Services –
  - Physiotherapy / Chiropractic / Naturopath(ND) / RMT/Acupuncture
  - Top-up Student plan to maximum \$45/visit, with a total paramedical combined maximum of \$1,300

# Overview of provisions (cont'd)

Health Provisions – overall \$10,000 maximum (cont'd)

- Speech Therapists
  - Additional \$1,000 at 100%, once Student plan maximum is reached
- Orthotics
  - Top-up Student plan by \$100 (possible combined max of \$450)



# Overview of provisions (cont'd)

## 2) Dental Benefits – overall \$1,250 maximum

- Preventative and Basic Dental Services
  - 80% reimbursement top-up to Student plan, provides 100% combined coverage until student plan maximum is reached, then 80% for additional claims to overall \$1,250 maximum reimbursement
- Major Restorative
  - 50% reimbursement, to combined overall dental \$1,250 maximum reimbursement

## 3) Vision Care

- Top-up to \$90/24 months eye exams inclusive of Student Plan (\$15 from Top-up Plan)
- Top-up to \$300/24 months prescription eyewear, inclusive of Student Plan (\$175 from Top-up Plan)

# Overview of provisions (cont'd)

## 4) Health Care Spending Account (HCSA)

Plan A also provides a HCSA of \$300 single/ \$500 family for additional reimbursement of eligible medical/dental expenses including:

- premiums paid for your Student plans (more on this later..)
- Eligible medical items, devices, drugs, medical or dental services not covered under the Student or Top-up Plans
- Eligible medical items, devices, drugs or services in excess of plan maximums under the Student and Top-up Plans.

# Plan B – HCSA Only

- Members who are not eligible for Plan A receive a HCSA of \$300 / year.
- Can enrol spouse and/or eligible dependent children for claims reimbursement by contacting Green Shield Canada (no additional HCSA allocation)
- May be used to reimburse eligible medical and dental expenses, or private medical plan premiums

# Enrolment Process

Enrolment is based upon your Student Plan enrolment each year. We need to wait until the final student plan status is confirmed before loading your enrolment information.

- For GSU members, this will be late October/early November each year

Members do not need to do anything to enrol for coverage under the CUPE 3907 top-up benefit plan

Once you are employed for at least one term and are enrolled:

- Coverage is retroactive to September 1<sup>st</sup>
- Coverage continues until the end of the Plan Year – August 31<sup>st</sup> each year.

# Plan Member Online Services

## Register today

- Easy to do
- View benefit booklet
- Obtain personalized claim forms
- Print ID card
- Set up direct deposit for faster reimbursement
- Available under student plan and CUPE plan

# Plan Member Online Services

New for Top-Up plan only

- Online claim submission

View an on-line Demo on Green Shield's plan member website:

<http://www.greenshield.ca/en-ca/plan-members/self-service-tools/online-services>

# How to submit

- Three things to remember
  - Use your name as it appears on your student / UOFT enrolment, and include your current address
  - Submit first under your student plan
  - Keep a copy of receipts and the explanation of benefits for co-ordination purposes



# How to submit

## Scenario 1 – Submitting under the student plan and the Top-up plan by mail

- Complete the claim form
  - Available through plan member online or the Green Shield website
- Provide your student number first
- Use your UOT number under “Do you have other coverage?”
- Tick the box to co-ordinate with the HCSA if desired
- Attach receipts
- Mail to Green Shield

# How to submit

## Scenario 2 – Received some reimbursement under the student plan – now submitting under the Top-Up plan

- Use online services
- Complete the online claim form
  - Indicate the claim has already been submitted under your student plan
- Provide the total claim amount and what was paid under the student plan
- Submit and hold on to receipts/ EOB

# How to submit

## Scenario 3 – To claim any unpaid portion under the HCSA

- Use the online HCSA claim form
- Complete the claim form as per the instructions
- If you want to use the HCSA funds to pay for your student plan premium you need to include proof of premium payment available from financial services at <https://www.rosi.utoronto.ca>
- Submit

# What if I have questions?

- If your question is about claims, how to submit, how to register for online services, call Green Shield at 1-888-711-1119
- Once you are registered for online services you can also email Green Shield
- If your question is about eligibility for benefits contact the Benefits department at [Benefits.help@utoronto.ca](mailto:Benefits.help@utoronto.ca)

# Questions?