

CUPE 4207



FREQUENTLY ASKED QUESTIONS

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- **How did this plan come about?**

Early in 2016, CUPE 4207 began researching the possibility of a new Health & Dental benefit plan, successfully bargaining a funding commitment from Brock University into the Collective Agreement earlier this year.

- **What does “mandatory participation” mean?**

Mandatory participation means that all CUPE 4207 members who meet the required number of equivalent hours will be automatically enrolled in the plan for Single coverage, with premiums collected by payroll deduction.

By ensuring coverage for all members who do not have coverage through another group benefits plan, the risk of providing insurance is spread amongst the largest possible number of members, lowering the risk and the rates for all plan members, benefiting the most those members who have the greatest need for insurance.

The logo for CUPE 4207, featuring the text "CUPE 4207" in white, bold, sans-serif font on a dark green rectangular background.

- **Does the plan apply to me?**

As a CUPE 4207 Member under the age of 75, you are eligible for the plan if you have held a teaching contract in the past two academic years.

If you have a contract totalling more than 300 equivalent hours for the semester, you will be automatically enrolled in the plan with Single coverage and payroll deductions. The cost of the plan is subsidized by Brock University.

If you submit proof of coverage in another plan, you will be opted out of the CUPE 4207 plan for the balance of the plan year.

Even if you do not have a contract for a given semester, you may still enroll in the plan by forwarding a completed enrollment form together with a void cheque to Canadian Benefits by the deadline. Monthly premiums will be automatically deducted from your bank account. Your premiums will not be subsidized by the university.

You may also add your family members to the plan by forwarding a completed enrollment form together with a void cheque by the required deadline. The premium for your family members will be withdrawn from your bank account monthly. If you have other coverage, you can coordinate claims between the two plans.

- **Why does the policy year start in October?**

The first year of the plan ran from September 2017 to August 2018. Since the lists of members with contracts are forwarded on September 15 and September 30, however, members could enroll up to October 15 but had to pay premiums from September 1. Consequently, the effective date of October 1, with enrollment up to October 15 for those on the late hire list, seems to make more sense.

- **Who administers the plan?**

Canadian Benefits is the plan administrator on behalf of the Benefits Committee who is responsible for the management of the plan. Canadian Benefits works with Unions nationally as a consultant and to support the administration of the plan.

- **Who underwrites the plan?**

After a review of the insurance marketplace to ensure the best value for Plan Members, Green Shield Canada was endorsed by the Benefits Committee effective September 1, 2017.



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- **Am I still eligible even though I am a Rand deductee?**

As a Rand deductee, you are entitled to the same basic rights and protections as other Members, including access to the benefit plan.

- **How do I enroll?**

In September, all CUPE 4207 Members under the age of 75 received an email offering enrollment in the plan, together with the enrollment form and the plan design.

Prior to the beginning of every semester, all Members eligible for employer premium subsidy will receive an email advising you of the timeframes to enroll.

- **If I enroll how is my information protected?**

As the plan administrator, Canadian Benefits maintains all enrollment files and is responsible for maintaining Green Shield enrollment records. Canadian Benefits is audited annually to ensure that their process is in line with appropriate standards.

Information forwarded to Green Shield Canada electronically will be password protected.

Claims statistics do not identify individuals, and only aggregate information on the number of claims, types of claims, and average claims costs are provided to the Trustees in the performance of their duties as custodians of the plan. As the plan administrator, Canadian Benefits does not have access to your claims details.

- **How can I get a copy of the plan details?**

A plan summary is emailed to every Member in September. It is also posted on the CUPE 4207 website.

Once you are enrolled in the plan, all of the details are available on the Green Shield website.

- **Is cannabis covered under the plan?**

Medical cannabis is covered, subject to a maximum of \$1,500 per benefit year, for the following conditions:

- Chronic neuropathic pain
- Spasticity due to multiple sclerosis
- Nausea and vomiting due to cancer chemotherapy



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- **How do I submit claims?**

Your claims can be:

- submitted electronically by Providers, using your downloaded Green Shield ID card, or
- submitted electronically directly to Green Shield using your phone or your computer, or
- mailed to Green Shield

- **Where can I direct questions about the plan?**

The Benefits Plan is overseen by a Benefits Committee formed by Members of CUPE Local 4207. The function of the Committee is to ensure that the overall operation and administration of the Benefits Plan is beneficial to the membership and is financially sound. The Benefits Committee members are not compensated for their role.

Your Benefits Committee Members for the 2020/2021 benefits year are:

Brian Deruiter (Chair)	Nathan Cecckin (4207 President)
Darrin Sunstrum (4207 Treasurer)	Leila Meskine (4207 VP U1)
Phil Wachel (4207 Recording Secretary)	Gerry Boily (Member & Delegate)
Elizabeth D'Angelo (4207 Humanities Steward)	

Any questions regarding any specific claims payments should be directed to Green Shield Canada at 1-888-711-1119.

Should you have any questions or require any further information, please contact Canadian Benefits:

Eleni Xilias
Phone Number (Toll-free): 1-800-268-0285 ext. 229
E-mail: Brockenroll@canben.com