

FREQUENTLY ASKED QUESTIONS

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Enrollment and Opt-out Information

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

As a CUPE 4600 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 teaching contract for the semester, you will be automatically enrolled in the plan for Single coverage with payroll deductions unless you opt out of the plan. Premiums are subsidized by Carleton University for CUPE 4600-2 Members with a teaching contract.

All Members have the option of adding their family members to the plan. If you have other coverage, you can coordinate claims between the two plans.

- **Why will I be automatically enrolled if I don't opt out?**

The Collective Bargaining Agreement (CBA) between the Union and the University requires all Members to be enrolled in the health plan unless they can show that they have equivalent coverage. As a contract instructor at Carleton you are automatically a member of CUPE 4600, Unit 2 and thus bound by the terms of the collective bargaining agreement.

- **Can I decline enrollment?**

Enrollment in the Plan is mandatory unless you have alternate health and dental coverage. To opt out of the plan, proof of alternate coverage is required, such as a copy of your alternate coverage ID card.

- **Why do I have to provide proof of alternate coverage?**

The CBA requires Members to prove they have alternative coverage and that coverage is equivalent. Absent proof of such equivalent coverage, Members are to be insured through the plan or through alternative equivalent coverage.

- **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?**

Every August, all CUPE 4600-2 Members under the age of 75 receive 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 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

Plan Management Information

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

In the September 2013 negotiations, CUPE 4600-2 successfully bargained a funding commitment from Carleton University into the Collective Agreement.

- **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 Trustees effective September 1, 2017.

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

A plan summary is emailed to every Member prior to the beginning of each academic semester. In addition, the CUPE 4600-2 website has a copy of all enrollment materials and forms.

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

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

The Benefits Plan is overseen by Trustees formed by Members of CUPE Local 4600-2 as appointed by the CUPE 4600-2 Executive. The Trustees ensure that the overall operation and administration of the Benefits Plan is beneficial to the membership and is financially sound. The Trustees are not compensated for their role.

The CUPE 4600-2 Trustees are: Patrick Warner
Hal Goldman
Sylvie Babadjide

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: enrol@canben.com