

FREQUENTLY ASKED QUESTIONS

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Enrollment and Opt-out Information

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

As a CUPE 4600-2 Member under the age of 80, 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.

You can add your 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 CBA.

- **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, or an Explanation of Benefits (EOB) from a prior claim.

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

The CBA requires Members to prove that they have alternate coverage, and that coverage is equivalent. Absent proof of such equivalent coverage, Members are to be insured through the Plan. It is your responsibility to submit proof of alternate coverage on a timely basis as required. Remember to check your Carleton email for deadlines for the semester.

- **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 80 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.

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 CBA.

- **Who administers the Plan?**

Canadian Benefits Consulting Group is the Plan Administrator on behalf of the Trust, who is responsible for the management of the Plan. Canadian Benefits works nationally with Unions as a consultant and to support the administration of benefit plans.

- **Who is the Insurer?**

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 was emailed to every Member at 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, a copy of the booklet is 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 financially sound. The Trustees are not compensated for their role.

The CUPE 4600-2 Trustees are: Morgan Rooney
 Ryan Conrad

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