

UNIT ONE HEALTH BENEFITS

Am I covered?

What benefits do I have?

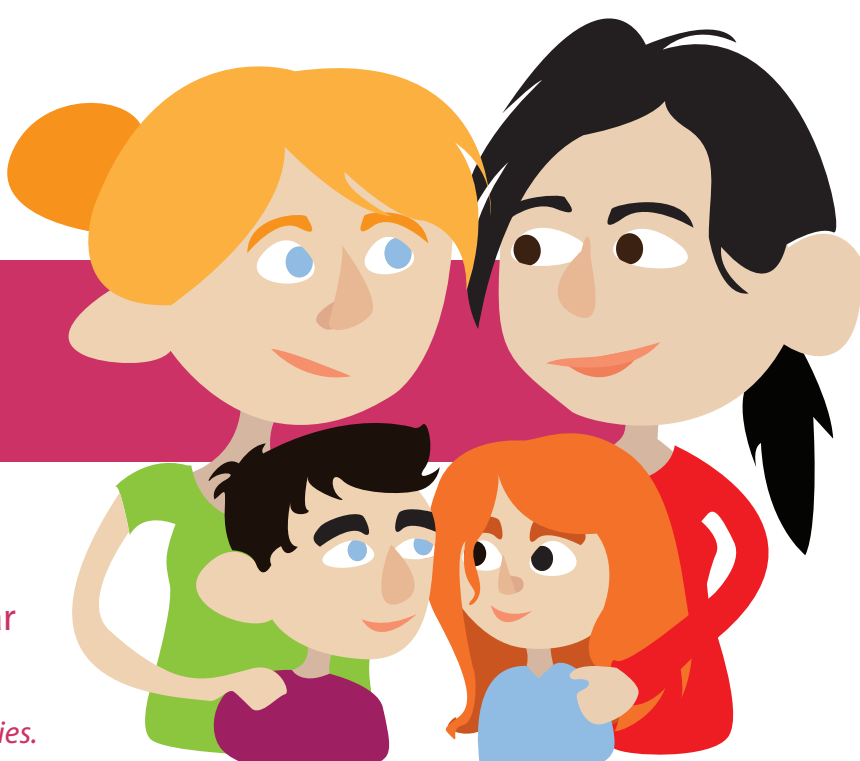


As a Unit 1 member, you may be entitled to access extended health and dental benefits. Use the information provided to determine your eligibility, coverage limits, claimable items, and details on how to apply.

All Unit 1 members and their immediate family members are eligible for extended health and dental benefits if they:

- Do not have coverage under an existing plan* (e.g., coverage from another employer, spousal coverage, etc).
- Are employed for more than 3 months during the academic year
- Are employed for at least 6 weeks during the summer semester

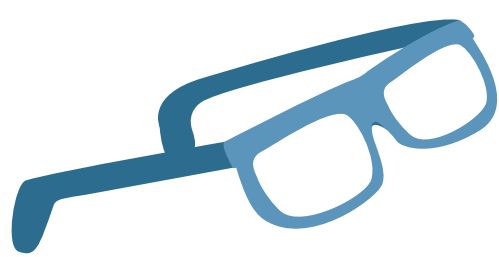
**Note: This does not include health spending accounts available at some universities.*



When Am I Covered?

At the beginning of your appointment until the end of the fourth month following the completion of your appointment.

Note: Claims must be submitted **WITHIN 30 DAYS of the end of the academic year (September to August) in which the service was provided.*



What's Covered?

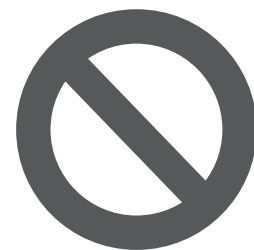
- Prescription drugs
- Basic dental (e.g. fillings, check up, cleaning)
- \$50 towards an eye examination
- Prescription glasses and contact lenses

Members are strongly encouraged to contact the carrier directly to confirm coverage and amounts prior to incurring costs.



What Isn't Covered?

Physio, Massage, and Hearing aids are not covered by our current agreement.



How Much Can I Claim?



A maximum of \$800 per year is available for members and their eligible dependent(s). Once spent, there is **no top up available**.

There is no co-pay provision. 100% of the eligible claim will be reimbursed.

Submit your claims early. The health fund is finite. Once the \$30,000 we have bargained for is spent, no further claims can be reimbursed.

How do I make a claim?



To submit a claim, you must download and complete the Health Claim Form, available on our website at <http://www.cupe3908.org/health-benefits.php>

Original receipts are not required. Be sure to retain original or copied receipts for your claim for 7 years. Send your completed form to:

C&C Insurance Consultants Ltd.
6-22425 Jefferies Rd
Komoka, ON N0L 1R0

Scanned claims can also be submitted by email to info@ccinsurance.ca.

Keep a copy of your claim!

It is important to keep a photocopy of your claim for your own records, especially copies of your expenses and receipts. In the rare event where a claim is lost, or if there is a dispute, an exact replica of all submitted materials is extremely important.

How can I reduce/avoid claim disputes?

- Review your form prior to submitting it to ensure that you have provided correct information and attached all required supporting documentation
- If you do not possess alternate coverage, ensure that you have indicated this under the appropriate heading on the form
- **Ensure that your claim falls within the coverage period**

Submit your claim early!

The health benefits fund is finite. Once the \$30,000 we have bargained for is spent, no further claims can be reimbursed.

