

U of Ottawa DENTAL PLAN



Any CUPE 2626 member (undergrad or grad) holding at least one 4-month contract is eligible to enroll in the University of Ottawa's Dental Plan. At a cost of \$17.90 per month for singles (\$53.94 per month for families), the University plan offers you an 80% reimbursement on all services, and extends coverage to major work (e.g., root canals) with no annual maximum. In addition, if you join the plan before February 15th, the University will reimburse you \$40.

You may already know that, if you are a full-time graduate student, you are automatically registered in the Graduate Students' Association (GSAÉD) Dental Plan. Both plans are comparably priced (e.g., for singles, GSAÉD's plan works out to \$18.13/month); but, they are structured a bit differently. For instance, the GSAÉD plan covers 100% of basic and preventative services such as cleanings, and 75% of minor restorative services such as fillings, up to a maximum of \$750 per person covered. Both the University and the GSAÉD plans offer continuous coverage for the duration of your studies. Under the University plan, though, you must re-register with Human Resources by specific deadlines.

There are advantages to both plans, whichever one you choose. Should you choose the University plan, you must *opt out* of the GSAÉD plan in order to avoid paying the premiums for both plans.

SIGNING UP FOR THE UNIVERSITY OF OTTAWA PLAN

Within the **first 45 days** of the **first contract** in your program of study:

1. Register with Human Resources (019 TBT) within the first forty-five (45) days of your contract; coverage begins right away.
2. To avoid paying premiums for both the University and the GSAÉD plans, grad students must opt out of the GSAÉD plan at www.heath.ca on or before **October 15, 2005**. If you miss the deadline, or if your contract begins after October 15, 2005, you must wait until September 2006 to opt out of the GSAÉD plan.

Any other time during any contract:

1. Notify Human Resources in writing of your intention to register in the plan.
2. 12-month waiting period
3. At exactly 12 months (no earlier, no later), Register for the plan with Human Resources.
4. You'll have to pay premiums for both the GSAÉD and University plans until the next available opting out period for the GSAÉD plan.

If you have questions about either plan, please contact:

University of Ottawa Dental Plan

Info: 562-5800 x1481

Plan: <http://www.uottawa.ca/services/hr/guide/gpc4s2a.pdf>

GSAÉD Dental Plan

Info: 562-5935 gsaed@uottawa.ca

Plan: http://www.uottawa.ca/gsaed/documents/insurance_eng.pdf