

UNIT 1 BENEFITS

HEALTH BENEFITS FOR THOSE WITH REDUCED AND FULL SESSIONAL APPOINTMENTS (NINE (9) OR MORE HOURS OF UNIT 1 TEACHING PER WEEK)

Unit 1 Contract Lecturers with full sessional and reduced sessional appointments of nine (9) hours or more per week of Unit 1 teaching are entitled to the Extended Medical and Dental Plan through SunLife paid by the employer. These health benefits include:

- Extended Health Insurance
- Dental Insurance
- Vision Care
- Basic Life Insurance
- Supplemental Life Insurance
- Disability Insurance

To clarify the specific health benefits and amounts of coverage for those eligible with nine (9) hours or more per week of Unit 1 teaching, please refer to the Toronto Metropolitan University Human Resources website here for details and claim forms for the health benefits:

<https://www.torontomu.ca/human-resources/cupe-3904-1-sessional/>

Unit 1 members eligible for the Extended Health and Dental Benefits Plan must use their drug cards for the purchase of pharmaceuticals. The drug card limits the maximum coverage for prescription dispensing fees to \$9.00 per prescription and caps the maximum cost of the prescription drugs as per the arrangement between SunLife and the pharmacies.

For returning Unit 1 members, please use your drug card previously issued to you by the university. New Unit 1 members with Extended Health and Dental Benefits eligibility will be issued drug cards by the university. SunLife will not provide reimbursement for prescriptions purchased without the drug card that exceeds the \$9.00 dispensing fee or the maximum cost of the prescription drugs that exceeds the arrangement between SunLife and the pharmacies. If you have any questions regarding the drug card, please contact Human Resources at Toronto Metropolitan University by telephone at 416-979-5075 or by email at hr@ryerson.ca

Please note: Members are covered for six months during their Unit 1 reduced or full sessional appointment. The coverage for the Extended Medical and Dental Benefits begins with the date the appointment begins and lasts for 30 days following the last date

of the appointment/contract (August 16 to January 15 for Fall and either December 16 to June 15 (for those without reduced or full sessional appointments in Fall) or January 16 to July 15 for Winter (for those with reduced or full sessional appointments in the prior Fall term). Coverage does not extend beyond these dates.

HEALTH BENEFITS FOR THOSE WITH PART TIME APPOINTMENTS (LESS THAN NINE (9) HOURS OF UNIT 1 TEACHING PER WEEK)

Unit 1 members with less than nine (9) Unit 1 hours of teaching per week are eligible for the Part Time Basic Drug and Dental Benefits Plan through SunLife paid by the employer. These Basic Drug and Dental Benefits include:

- **Up to \$250 annual maximum of dental coverage (one check up every nine months)**
- **Up to 50 percent coverage of up to an annual maximum of \$2,000 in prescription drugs (up to a maximum of \$1,000 reimbursement for submission of receipts up to a maximum of \$2,000 in total)**
- **Drug cards will need to be used towards the purchase of prescription drugs**

The Basic Drug and Dental Benefits Plan will be a **co-pay**. **No premiums are required.**

The Basic Drug and Dental Benefits Plan offers part time Unit 1 Contract Lecturers up to 50 percent reimbursement on generic prescription drugs up to a maximum of \$2,000 per calendar year. This means that part time Unit 1 members who submit drug claims for the maximum of \$2,000 will receive a reimbursement of a maximum of \$1,000.

Unit 1 members eligible for the Basic Drug and Dental Benefits Plan must use their drug cards for the purchase of pharmaceuticals. Drug cards for new Part Time Unit 1 members will be issued at the beginning of your initial contract with the university, but will not be reissued in future terms. For returning Unit 1 members, please use your drug card previously issued to you by the university. The drug card limits the maximum coverage for prescription dispensing fees to \$9.00 per prescription and caps the maximum cost of the prescription drugs as per the arrangement between SunLife and the pharmacies. SunLife will not reimburse any monies beyond the 50 percent coverage of the drug costs agreed to between SunLife and the pharmacies.

The Basic Drug and Dental Benefits Plan also offers part time Unit 1 Contract Lecturers up to a maximum of \$250 reimbursement per calendar year on basic dental health that would cover one dental check up every nine (9) months. Should any monies remain of the \$250 dental reimbursement after the check-up, they can be used towards reimbursement of a dental cleaning.

All those holding Part Time Appointments will be automatically enrolled in the Basic Drug and Dental Benefits Plan.

Please note: Members are only covered during their Unit 1 part time appointment of four months (August 23 to December 31 for Fall and January 1 to May 8 for Winter). Coverage does not extend beyond these dates.

Important: For those holding a Unit 1 part time appointment in Winter, should they use up the full \$250 of dental and \$2,000 drug maximums during the Winter term, and should they receive a subsequent Fall part time appointment in the same calendar year, they would have used up their entire basic medical and dental health coverage during the Winter term prior and have nothing left to claim for the subsequent Fall term. Only the unused amount of the remaining basic medical and dental maximums from Winter may be applied towards a Unit 1 part time appointment in the subsequent Fall of the same calendar year.

Please also note: Should a Unit 1 member hold a Unit 1 part time appointment in Winter and use all or some of their basic dental and drug coverage, and subsequently receive a Unit 1 reduced or full time sessional appointment in the subsequent Fall of the same calendar year, the amount of coverage used from their Basic Drug and Dental Benefits Plan will be applied towards their claims under the Unit 1 Reduced and Sessional Health Benefits plan and the maxima herein of the regular health benefits plan for those with reduced and full sessional appointments.

The Basic Drug and Dental Plan is based on a calendar year and that maximum reimbursement of dental and drug coverage is subject to the annual maximums. The coverage will exist only during the four months of each part time contract. Only those who are not covered by any other benefits plans through other groups at Toronto Metropolitan University will be eligible. Maximums will reset only with the beginning of each calendar year.

To clarify the specific basic drug and dental coverage for those holding part time appointments with less than nine (9) hours of Unit 1 teaching per week, please refer to the Toronto Metropolitan University Human Resources website here for details and claims forms for the basic medical and dental health benefits:

<https://www.torontomu.ca/human-resources/cupe-3094-1-part-time/>

For any questions regarding the health benefits, contact Toronto Metropolitan University Human Resources pensions and benefits personnel directly at (416) 979-5075 or by emailing them directly. You can find their contact information here:

<https://www.torontomu.ca/human-resources/contact/pension-benefits/>

UNIT 1 PROFESSIONAL EXPENSE REIMBURSEMENT FUNDS

UNIT 1 PROFESSIONAL EXPENSE REIMBURSEMENT FUND LOTTERY (PERL) AND CLAIM (PERF) FORM DATES

Unit 1 Fall and Winter Professional Expense Reimbursement Fund Lottery (PERL) Form Dates for those holding Part Time Appointments Only during the term they are offered

- **October 1st to October 30th** for the Fall term
- **March 1st to March 30th** for the Winter term

Please note: Only those Unit 1 Contract Lecturers holding part time appointments in the term will be eligible for the Unit 1 Lottery (PERL) fund. Those with part time appointments are only eligible to receive Unit 1 PERL/Lottery funds once per academic year. Should you apply again during the academic year in which you already received Unit 1 PERL funds, the online claim form will not allow you to submit your claim form as you already received these funds. Should you receive a “Sorry. Only one entry is allowed per academic year” response when trying to submit your online claim, it means you already received the Unit 1 Lottery funds during one of the previous terms in the academic year. You will be eligible again to submit a claim for the Unit 1 Lottery fund once the academic year in which you successfully received funds has ended.

Please also note: We encourage those eligible members with part time appointments to apply for the Unit 1 Lottery fund as early as possible. Unit 1 Lottery funds are given on a first-come-first-serve basis. These funds are usually depleted within 24 hours of the Lottery form becoming activated. Once the funds are depleted, the online Unit 1 Lottery fund form is closed.

- Unit 1 Lottery/PERL claims receive a reimbursement of **\$250** once per academic year

Important: Those who are eligible to apply for Unit 1 Lottery funds will receive an email from the Unit 1 VP with the online Lottery form link once the Lottery becomes available.

Unit 1 Professional Expense Reimbursement Fund Claim (PERF) Form Dates for those holding Reduced and Full Sessional Appointments Only during the Fall and Winter Academic Year

- **February 1st to April 15th** for those holding Fall Only, Winter Only and Full Academic Year appointments across both Fall and Winter

Please note: Unit 1 members who are eligible for Unit 1 PERF claims are only allowed to submit **ONE Unit 1 PERF claim form for their eligible reimbursement for the academic year**. Their eligible reimbursement amount is based on whether they hold a Reduced and/or Full Sessional Appointment in Fall only, Winter only or Fall and Winter.

- **Reduced Sessional Appointments** are eligible to receive a reimbursement of **\$425** per term (Fall and/or Winter) or a maximum of \$850 for a reduced sessional appointment across both Fall and Winter terms.
- **Full Sessional Appointments** are eligible to receive a reimbursement of **\$550** per term (Fall and/or Winter) or a maximum of \$1,100 for a full sessional appointment across both Fall and Winter terms.

Important: Those who are eligible to apply for Unit 1 PERF claim funds will receive an email from the Unit 1 VP with the online Unit 1 PERF claim form link once the Unit 1 PERF becomes available.

IMPORTANT INFORMATION FOR ALL UNIT 1 CLAIM (PERF) AND LOTTERY (PERL) CLAIMS

Please note: All Unit 1 PERF and Unit 1 PERL forms are accepted through **online submission only**. All Unit 1 PERL and Unit 1 PERF claim forms must be correctly and fully completed with all necessary information and documentation attached including official banking information (i.e., picture or scan of a cheque to the bank account where the money is being deposited), pictures, scans or PDF versions of original receipts where indicated or they will not be considered. Please make sure that you upload your banking information where indicated and your electronic versions of original receipts where indicated.

UNIT 1 MATCHING RRSP FUNDS

Unit 1 Contract Lecturers are eligible to contribute to a matching RRSP fund through the university. The employer will match the contributions of Unit 1 members who participate in the plan to a maximum of up to six (6) percent of their salary.

We encourage our members to utilize and contribute to the matching RRSP fund provided by the employer. By contributing to the plan, our members are able to obtain

an additional amount of funds from the employer of up to six (6) percent of their wages during their employment for every Unit 1 contract.

For further information about the matching RRSP funds, including how to enroll in the plan, contact Human Resources directly at 416-979-5075 or by directly emailing the Pension and Benefits personnel. You can find their contact information here:

<https://www.torontomu.ca/human-resources/contact/pension-benefits/>