



POLICY FOR THE DRUG AND DENTAL BENEFITS PLAN
FOR PART-TIME UNDERGRADUATE STUDENTS OF THE
ORGANIZATION OF PART-TIME UNIVERSITY STUDENTS
AT THE UNIVERSITY OF WINDSOR

**POLICY 7 PROCEDURES FOR PART-TIME UNDERGRADUATE STUDENT
BENEFIT PLAN**

POLICY 7-A AUTHORITY

This policy derives from the implementation of the Organization of Part-time University Students (OPUS) Drug and Dental Plan in conjunction with the National Student Health Network (NSHN), a division of the Canadian Federation of Students (CFS).

POLICY 7-B PURPOSE

The purpose of this policy is to explain the OPUS Drug & Dental plan along with setting out the operating procedures with regards to the implementation of the plan.

POLICY 7-C MAINTANENCE AND EXECUTION

- i) The Officer responsible for the maintenance of this policy is the Health Plan Administrator and the Executive Director
- ii) The program shall be administered by the Health Plan Administrator

POLICY 7-D PLAN DETAILS

- i) OPUS provides a Drug and Dental Benefit Plan to its part-time undergraduate members

- ii) Any member who has proof of comparable coverage may opt out of the plan
- iii) Any member may also coordinate their benefits coverage, which means using both plans to receive up to 100% coverage on drug or dental items.
- iv) The coverage period begins on September 1st for students starting in Fall and January 1st for students starting in the Winter semester and is dependent upon the students' part-time status, and is terminated August 31st (Fall or Winter Students) of each academic year.
- v) Fees for the benefit plan are paid through tuition fees in the first semester that a student is a member of OPUS. A student is required to opt out in the semester in which they paid the OPUS Drug and Dental fee.
- vi) Surplus funds generated in any year are to be maintained in trust for years when the plan runs at a deficit.

POLICY 7-E OPT-OUT

- i) To qualify for the opt-out, a student must be a member of OPUS.
- ii) The student must present proof of comparable coverage.
- iii) Proof of coverage can be:
 - iv) A letter from an employer stating the student or parent is in a group plan. This letter must clearly state the students' name and ID number.
 - v) A coverage card clearly indicating that the student is covered on a plan.

The card must have the students name on it.
 - vi) The student must fill out the appropriate form provided by the OPUS Benefits Broker before a student can be opted out. The form must be filled out online at <http://www.uwindsor.ca/opus> or in the OPUS office during the advertised opt-out dates and times.
 - vii) Students are required to opt out within the semester in which the Drug and Dental fee was paid. If they missed the opt-out deadline in the semester that they were charged the fee, they cannot opt-out in the next semester.
 - viii) OPUS will not accept any opt out applications after 15 working days into the academic semester.
 - ix) OPUS will provide the student with an opt-out refund cheque as soon as possible.

x) Opt-out cheques are distributed in the OPUS office for pick up. Students may also choose to have their refund sent in the mail to a members' mailing address.

xi) Any opt out cheque not picked up or received within 6 months become stale dated. Once the cheque becomes stale dated or if a student loses their cheque, an administration fee of \$12.50 is applied for re-issuing an opt-out cheque.

POLICY 7-F ADVERTIZING THE OPT-OUT PROCESS/PERIOD

OPUS will make every reasonable effort to publicize the Opt out process and period. This includes mass emails to all members, the OPUS Handbook/Day planner Compass, the OPUS website, The Lance and through posters placed around the campus.

POLICY 7-G STAFF OF THE BENEFITS PLAN

OPUS shall have one Health Plan Administrator who is part of the permanent staff. This person will be subject to all permanent staff employee policies.

POLICY 7-H APPEALING A MISSED DEADLINE

i) Any student who feels they have been unfairly disqualified from their Opt out must consult the Health Plan Administrator or the Executive Director to ensure that the student understands the rules and extent of the OPUS advertising for the deadlines.

ii) If the student is not satisfied, the student may appeal to the OPUS Board of Directors via email or mail.

iii) The Health Plan Administrator or the Executive Director is to review all appeals. They are to bring any appeal that they feels warrant being granted because there were extraordinary circumstances that were outside the students' control (death of family member, out of country exchange for first 3 weeks of semester) to the Board of Directors. The student must demonstrate that they were unable to meet the deadline throughout the eligible time period not merely on the deadline date.

iv) The Board must review each appeal presented by the Health Plan Administrator or Executive Director and review the merits of the appeal.

v) Any individual who feels the Health Plan Administrator or Executive Director has unfairly denied their appeal may present it to the Board of Directors during the monthly board meetings.

POLICY 7-I USING THE BENEFITS PLAN

All forms and program details are available in the OPUS Office or on the OPUS website.

POLICY 7-J OPTING INTO THE BENEFITS PLAN

- i) During the Opt out period each semester, any member may opt in additional family members for an addition fee at an amount approved by the Board of Directors.
- ii) Students wishing to opt in their family to the plan will pay additional fees (Cash or Cheque) by the opt-in date.
- iii) Students who do not get automatically charged for the plan (Distance Education, Senior, Co-Op, or Internship) may fax or mail their information to the OPUS office but it is the responsibility of the student to confirm that the fax or mail was received within the specified timeline.

POLICY 7-K LIMITATIONS OF THE BENEFITS PLAN

Within the benefits plans are several limitations including caps and percentage of coverage. More information on the limitations to the plan can be found within the coverage plan booklet, on the OPUS website (<http://www.uwindsor.ca/opus>), by contacting the insurance carrier Green Shield (<http://www.greenshield.ca/English/StudentCentre/>) or the OPUS Health Plan Administrator.