

## **Adding Dependents to the CUPE Dental Plan – FAQs**

### **Who is considered a dependent?**

Your dental plan is designed to provide coverage to your immediate family – your spouse and any dependent children. A dependent child is one of the following: (i) an unmarried child, stepchild, legally adopted child, or legal ward who is under age 21 and financially dependent on you or your spouse; (ii) an unmarried child under age 25 who is in full-time attendance at a recognized educational institute; (iii) an unmarried disabled child of any age who is living with you, is financially dependent and is incapable of self-sustaining employment.

### **What is the definition of Spouse?**

Your Spouse is defined as “your legal Spouse or a person who has been living with you in a common-law relationship for at least one full year and who is publicly represented as your Spouse”.

### **What is the time limit for adding a new dependent to my dental plan?**

Article 51.03(b) of the collective agreement states “New dependents must be enrolled within sixty (60) days of becoming eligible for coverage.”

### **What happens if my new Spouse has their own dental plan coverage when we get married, but loses coverage later? Can I enroll them when they lose their coverage?**

Yes. You need to apply to the SFU plan within one month of them losing coverage (Article 51.03(b)(i) of the collective agreement) and show proof of loss of coverage. They can then be added to your plan.

### **I thought there was a 2 year requirement to be a common-law spouse.**

There are different definitions of common-law spouses for different purposes. For your dental plan (and extended health plan), you are considered common-law after living together for one year. For pension purposes, you are considered common-law after living together for 2 years. So in order to properly add your common-law spouse to your dental plan, you need to apply within 60 days after living together for one year.

### **Does my new born baby need to be added within 60 days of birth?**

Yes, any new dependent must be added within 60 days of birth, in accordance with the collective agreement.

### **What happens if I forgot to enroll my new born baby until he needs to go to the dentist for the first time?**

Unfortunately, the baby must be enrolled within 60 days of his/her birth. The baby cannot be added to your plan after that.

### **I signed the Dental Refusal Form when I was first employed by SFU because I was covered by my spouse’s dental plan. They have now left their job and dental coverage. Can I include my spouse and children when I apply to the SFU plan?**

Yes, you have one month from the date that your spouse lost their coverage to apply to join the SFU dental plan. If your children were covered on your spouse’s plan, you can enroll yourself, your spouse and your children to the SFU dental plan.