



## **SPECIAL BENEFIT BULLETIN FROM THE UNION MEMBERS OF THE CAAT ACADEMIC JOINT INSURANCE COMMITTEE REGARDING PARTIAL LOAD BENEFITS**

June 25, 2013

It has come to our attention that some colleges may be denying access to the optional benefits for Partial Load members who work at more than one college. The union's position is that coverage to both the mandatory and optional benefits should be made available at every college where a partial load member works.

Extended Health Care (excluding hearing and vision) are benefits that mandatorily are provided under the collective agreement. Currently, if a Partial Load member is working at more than one college, they will enjoy employer paid Extended Health Care benefits at both colleges, and are eligible to coordinate their benefits to provide for 100% reimbursement of their health care costs, as well as separate maximums at each college.

Partial load members can also elect to participate in the hearing, vision, dental, life, accidental death & dismemberment, and critical illness benefits. Council originally took the position that for such optional benefits, Partial Load members could not elect coverage at a second college if they already had coverage at another college. They have now backed off on this position and are indicating that the maximum allowable to be claimed under optional benefits is limited to what a full time member could otherwise claim through their mandatory coverage at their college of employment. The union through the Joint Insurance Committee has indicated that it does not agree and will be pursuing any violation to entitlements granted through the collective agreement for such Partial Load members.

As stated above it is the union's position that any partial load member who wishes to participate in the optional benefits by paying premiums at a second college is entitled to do so under the collective agreement, and any barring of access to these benefits is in violation of Article 26.06 A of the collective agreement. Further, the benefit levels should not be reduced at the second college. They should be able to fully coordinate their benefits to allow for 100% coverage with separate maximums at each college.

Any denial of access to optional benefits, or reducing of maximums under either college's coverage will be challenged by the union.

If you have any questions, please contact the OPSEU Benefits Counsellor assigned to the CAAT Academic bargaining unit, Kim Macpherson. Kim can be reached at 1-800-268-7376 x5564 or email at [kmacpherson@opseu.org](mailto:kmacpherson@opseu.org).