



# CUPE EDUCATION WORKERS

## CUPE provincial benefits plan

**ONE PLAN**  
UNITED TO THE CORE

## Answers to frequently asked questions (FAQ)

CUPE leaders from across Ontario continue to meet to discuss the prospect of a provincial benefits plan. Under the terms of the government's proposal, future benefits would be paid from a separate Employee Life and Health Trust (ELHT) funded by the government and individual boards – but owned and managed by CUPE on behalf our members.

We are committed to keeping the lines of communication with our members open throughout this process. This FAQ will help to answer some key questions.

### 1. What is an ELHT?

In simplest terms, an ELHT is a large pot of money set aside for the sole purpose of providing life, health and dental benefits to designated plan members and their eligible beneficiaries.

Under current law, any money contributed to a Trust can't be withdrawn. It can only be used to provide the designated benefits to eligible plan members – and to cover any reasonable expenses associated with management and administration of the Trust fund.

### 2. Why are CUPE leaders holding discussions around building a benefits plan?

Since 2008, CUPE has been looking into the viability of a provincial benefits plan for school board workers in Ontario. In the last round of bargaining, the four Ontario Teachers' Federation affiliates negotiated language to set up four separate ELHTs for their respective members. CUPE left the door open to delivering a provincial benefits plan through an ELHT should it prove to be a viable option.

The government's goal is to take advantage of the cost and operating advantages that a consolidated benefits plan would offer. Our goal will be to ensure that our members and their families have continued access to meaningful and affordable benefits coverage.

### 3. What do CUPE leaders believe should be the central goals of a province-wide plan?

We're focused on protecting your access to affordable, meaningful benefits coverage. Any province-wide benefits solution must be sustainable for years to come, and also:

- help keep members healthy and productive;
- help cover the cost of day-to-day medical and dental expenses (for example, regular dental check-ups);
- offer members a tax-effective form of extra compensation; and
- offer members important financial protection against unexpected and medically necessary healthcare costs.



#### 4. Is the government imposing a plan design?

Absolutely not! Under the proposed arrangement, the government will make cash contributions to a special ELHT on behalf of eligible members and their beneficiaries.

CUPE will “own” the benefits plan going forward. The purpose of our comprehensive review is to determine how best to build a plan that takes our members’ needs into account. While the government will provide a negotiated contribution each year, we will have full control over the actual benefits – and levels of coverage – provided under the new ELHT.

#### 5. What are the potential advantages of a province-wide plan?

We know that the combined CUPE membership offers considerable purchasing power – and related financial advantages – that simply aren’t available to the individual boards and districts that currently negotiate their own benefit plans. This should lead to cost savings that can be used to enhance your benefits coverage and build greater benefits security over the longer term.

Just as important, the current review process gives us an opportunity to step back, evaluate all of the current benefit plans, and design a plan that addresses the unique needs of our members across the province.

#### 6. Is there a potential downside to the introduction of a province-wide plan?

Our members are currently covered under a wide array of benefit plans – some more generous than others. Given the different benefit levels, it is highly unlikely that a provincial plan will exactly replicate any of the plans currently negotiated with the individual boards. Chances are, any province-wide plan is going to involve some gives and takes.

In addition, under the new Trust arrangement, CUPE and our members will assume collective responsibility and accountability for the ongoing success and financial health of the plan.

#### 7. When would a province-wide plan be put in place?

The government’s intent is to establish the Trust by September 2016, and to have all education workers in the province participate by February 2017.

#### 8. Will individual members have a voice in the process?

Given the importance of health and dental benefits – and the challenge of building a viable province-wide benefits plan that best matches our members’ needs – we think it makes sense to engage members directly in the review process.

You will be encouraged to answer a survey in the coming weeks. Our goal is to understand your benefit needs, preferences and expectations. We are also setting up a plan-specific website to help share key information and promote dialogue.

#### 9. How will the survey be administered?

The survey will be administered by Eckler Ltd., an independent firm that specializes in benefits design and communication. Eckler will be responsible for the collection, analysis and confidential management of the survey data.

Once the survey closes and responses are tabulated, a summary of the results will be distributed to local Presidents for distribution to their members. Again, our intent is to keep you fully informed – and engaged – throughout the process.

#### 10. Who can I contact if I have additional questions?

We are committed to providing open, honest and engaging communications. If you have questions about the process that aren’t answered through our regular communication via the website and member bulletins, you can send an email to [osbcc@cupe.on.ca](mailto:osbcc@cupe.on.ca).

