

CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Focus on plan enrolment

Understanding the process and your role

As we move into the new year, we're also moving quickly toward our new transition date of March 1, 2018. This update discusses the enrolment process, key dates - and what you, as a CUPE EWBT benefits plan member, need to know.

Welcome kits coming soon

Between January 8 and January 23, 2018, welcome kits will be mailed to the home address of all eligible CUPE members. These kits include important information such as:

- A welcome letter with instructions on how and when you can enrol for your benefits;
- Frequently asked questions and answers;
- A benefits guide with an overview of our new plan;
- A fridge magnet with useful contact details; and
- A postage-paid return envelope for submitting your beneficiary designation form. (Even if you're not changing your current beneficiary, you still need to complete, sign and mail back the form.)

In February, you'll receive an email from OTIP at your Board email address with instructions on how and when to enrol online in the CUPE EWBT benefits plan.

Remember, the enrolment period runs from **February 5, 2018 to March 23, 2018** - and you *must* enrol by March 23, 2018 to be covered. If you don't enrol by that date, any coverage or coverage changes may require approval by the insurer and medical evidence of insurability. This could limit your coverage, or you may be denied coverage for those benefits.

Working hours and your benefits costs

In designing our new benefits plan, our goal was to offer the best possible plan to the greatest number of CUPE members. But of course, those benefits come with a cost - one we all need to share to keep the plan sustainable.

As described in our **last update**, the benefits costs (or premium share) you'll need to pay will depend on the hours you've been regularly scheduled to work, and whether you select Health and/or Dental coverage.

Are you a retiree?

You must be a member of a Board retiree benefits plan on **February 28, 2018** to be eligible for the CUPE EWBT retiree benefits plan. If you are eligible, your new plan will start **no later than May 1, 2018**.

There are three main categories for the purpose of sharing benefits costs:

1. 17.5 or more hours/week;
2. 10 up to 17.5 hours/week; and
3. Less than 10 hours/week.

But what happens if your regularly scheduled work hours change? There will be a “checkpoint” each October, to capture any staffing changes that would affect members’ eligibility status and/or premium share. In addition....

If your regularly scheduled hours increase at any point during the benefits year, you will move up to the next category and your premium share will be adjusted (decreased) accordingly.

If your regularly scheduled hours decrease at any point during the benefits year, your premium share will not be affected.

Note that adjustments (if any) to your share of benefits costs apply only until the next checkpoint. In other words, if your regularly scheduled hours move up or down in a subsequent year, the costs will be adjusted at that time.

It's also important to understand that there's a link between benefits claims and benefits plan costs. Consider what you can do to help - whether it's confirming that your massage therapist's prices are competitive, or shopping around for a lower-cost pharmacy. **And don't forget: you should still make and submit claims to your current Board benefits plan for expenses incurred up to February 28, 2018.** Being an informed benefits consumer will go a long way toward keeping our plan sustainable.

Have questions? Need more information?

Our plan providers can help - and their call centres are now open for business!

Ontario Teachers Insurance Plan (OTIP), our third-party administrator, is responsible for confirming eligibility (based on the CUPE EWBT plan design rules), maintaining member records, supporting member enrolment, interfacing with insurance carriers, and answering members' questions on eligibility and benefits costs.

OTIP Benefits Services: 1-866-783-6847
(Monday to Friday: 8 a.m. - 7 p.m. EST)

Great-West Life is our insurance carrier for life insurance, dental and extended healthcare, and **Chubb** is our insurance carrier for accidental death and dismemberment. Their role is to liaise with the plan administrator, assess and pay claims, and answer members' claims-related questions.

Great-West Life (Dedicated CUPE EWBT line): 1-866-800-8058
(Monday to Friday: 8 a.m. - 7 p.m. EST)

And make sure to register for CUPE EWBT updates at www.cupe-ewbt.ca to stay in the know!

A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply.

ASK US:

I'm a casual employee, but I'm getting my benefits through a Board plan...will I still be eligible for benefits under the CUPE EWBT?

If you're a casual employee who currently has access to benefits, you will be eligible to enrol in the CUPE EWBT benefits plan during the regular enrolment period. If you're a casual employee and you're currently getting pay-in-lieu under a collective agreement, that arrangement will continue after the transition.