

## CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

## Preparing for the transition

### *Key reminders and information for members on disability leave*

Our March 1, 2018 transition date is fast approaching, and we want to make sure all our members are well prepared. Here are a few important reminders leading up to the transition.

- By now, you should have received a welcome kit from OTIP (our plan administrator) with key information such as an overview of the enrolment process, common questions and answers, and a high-level overview of our new benefits plan. If you haven't received your welcome kit, please contact OTIP Benefit Services for assistance.
- OTIP is sending enrolment emails to eligible CUPE EWBT members between February 5 and February 19, 2018. Watch your Board email address for more information. If you are currently on disability or another approved leave, you'll get a letter in the mail instead. If you haven't yet received your enrolment information, you should receive it within the next few days.
- Don't forget: the enrolment period runs from February 5 to March 23, 2018. If you don't enrol by the March 23, 2018 deadline, "late applicant" rules will apply. This means you and any covered dependents will need to provide evidence of good health - which must be approved by the insurer - in order to be covered for health benefits. If you don't qualify, you and your dependents will not have health benefits coverage, and dental coverage will be limited to \$250 per person in the first year.

**Remember, you should still make and submit claims to your current Board benefits plan for expenses incurred up to end of day on February 28, 2018.**

And make sure to register for CUPE EWBT updates at [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca) to stay in the know!

### Get your questions answered!

**For questions on eligibility and benefits costs, call** OTIP Benefit Services at 1-866-783-6847

Extended hours during enrolment period (February 5 to March 23, 2018):  
Monday to Friday,  
8 a.m. - 8 p.m. EST;  
Saturday: 9 a.m. - 3 p.m. EST

**For questions on health and dental coverage and claims, call** Great-West Life at 1-866-800-8058

Hours of operation: Monday to Friday: 8 a.m. - 7 p.m. EST

## Important information for members on LTD

We've worked hard to design a plan in the best interests of all members - including protection for our most vulnerable members. Here is an overview of the member premium share for health and dental under your new benefits plan:

<b>17.5 or more hours/week</b>	4%
<b>10 - &lt;17.5 hours/week</b>	50%
<b>&lt;10 hours/week</b>	100%

***If you become disabled and go on long-term disability (LTD) on or after March 1, 2018***, you will continue to have health and dental coverage under the CUPE EWBT. The cost to you will depend on the hours you were regularly scheduled to work before going on LTD, and how long you remain on LTD.

Let's say you were regularly scheduled to work 17.5 hours or more per week before going on LTD. Your health and dental benefits are fully funded by the CUPE EWBT (except for the 4% member premium share).

If you go on LTD, that funding arrangement will continue for up to 24 months. If you remain on LTD past 24 months, you can maintain the same level of health and dental coverage - however, you will pay 100% of the premiums.

***If you are on LTD, or become disabled before March 1, 2018***, there are a few different scenarios.

**Scenario #1:** Your Board currently covers the costs of health and/or dental for longer than 24 months. In this case, you may be eligible for extended funding (or "grandparenting") of those benefits.

**Example:** If your Board currently covers your health and/or dental costs for the entire duration of your LTD claim, the same arrangement will continue under the

CUPE EWBT (subject to the member premium share rules above).

**Scenario #2:** You belong to a Board where health and/or dental benefits are currently 100% member paid. That arrangement will continue, and you will continue to pay 100% of the premiums for as long as you would have been entitled to do so under your current Board plan.

**Example:** If your Board does not cover any of the costs for health and/or dental coverage, you can maintain the coverage you have. You will continue to pay 100% of the costs.

**Scenario #3:** Your Board covers health and/or dental costs for a specified number of months. The CUPE EWBT will cover the premiums for the remaining period, up to 24 months.

**Example:** If your Board currently covers health and/or dental costs for 24 months and you've been on LTD for 10 months as of the transition date, the CUPE EWBT will cover the premiums for the remaining 14 months (again, subject to the member premium share rules above).

**Reminder:** You can maintain the health and/or dental coverage you already have; however, you won't be able to add to or increase your coverage, or enrol in life insurance, until you return to work.

For more details on benefits costs and coverage, please refer to the [CUPE EWBT benefits booklet](#) and [benefits guide](#).

### 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.