

CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Making the transition

More important reminders for our members

As noted in previous updates, our new benefits plan started on March 1, 2018.

By now, we hope you've enrolled in the plan and are getting more comfortable with how it works.

This update focuses on key reminders and frequently asked questions on transitioning to the CUPE EWBT.

Enrolment Q&A

Q: Do I have to enrol in the benefits plan?

A: It's important to enrol in order to ensure you have uninterrupted benefits coverage. Remember, if you are regularly scheduled to work 17.5 hours or more, your basic life and accidental death and dismemberment (AD&D) insurance is 100% paid by the trust - so it's necessary to enrol. And don't forget to complete your beneficiary designation!

Q: What is the deadline for enrolling in the new benefits plan? What happens if I miss it?

A: The deadline for enrolling in the CUPE EWBT benefits plan is **March 23, 2018**. If you don't enrol by that date, "late applicant" rules may apply - meaning you and any covered dependents may need to provide evidence of good health (which must be approved by the insurer) in order to be covered for health benefits, and dental coverage will be limited to \$200 per person in the first year. If you don't qualify for health benefits, you and your dependents will not have coverage. If you are regularly scheduled to work less than 17.5 hours

per week and enrol after March 23, 2018, late applicant rules will also apply to basic life insurance.

Important: We continue to work through some issues with OTIP for members who have contacted OTIP or the Trust and are unable to complete their enrolment (due to incorrect or missing information on file, system issues, etc.). If you are unable to enrol by the deadline, we will ensure such issues are taken into account and you will not be required to provide evidence of good health.

Don't forget: when you enrol, you will also need to register for Great-West Life's GroupNet for Plan Members. This is an important step, as it allows you to view your benefits coverage, claims and payment history, and submit your claims online. See the last **CUPE EWBT member update** for step-by-step instructions.

Once you've enrolled, make sure to double-check your enrolment details online - including any eligible dependents, single versus family coverage and your benefits selections. If you find an error, contact OTIP immediately to get it corrected.

Q: How do I find out my share of the benefits costs, and when will the amount be withdrawn from my bank account?

A: You can confirm the monthly withdrawal amount by logging on to OTIP's secure member site: www.otip.com.

For those who have already completed their enrolment, the first withdrawal was made on March 15, 2018. Note that the plan is retroactive to March 1, 2018. If you are waiting to complete your enrolment due to an unresolved issue and were not enrolled by March 15, 2018, you will see a double "catch-up" deduction on April 15, 2018.

Going forward, withdrawals will occur on the 15th of every month. If there are insufficient funds in a particular month, OTIP will try to make a double withdrawal the following month and will reach out to you via the email address on file.

Q: If I'm waiting to confirm my enrolment because of an unresolved issue, what should I do with my claims in the meantime?

A: Make sure to hold on to your receipts! Once you've successfully enrolled in the CUPE EWBT benefits plan, **any eligible claims will be paid retroactive to March 1, 2018 or your hire date (if after March 1)**, regardless of your actual completed enrolment date.

Q: What is the process for making benefits changes if my spouse loses his or her job, I get married, I have a child or my eligibility status changes with an increase in hours?

A: If you experience an eligible life event, you have 31 days to make changes to your benefits. Make sure to report any life events promptly to OTIP to ensure there are no gaps in your coverage.

Getting to know your new drug plan

Your coverage under the CUPE EWBT benefits plan includes 100% reimbursement for prescription drugs, with no annual maximum and no deductible. That's a significant benefit!

However, there is a cap on the dispensing fee (what you pay at the pharmacy to get your prescription filled) of \$11 per prescription, in line with standard benefits practices and industry trends. If you go to a pharmacy that charges a higher dispensing fee, you will have to pay the difference out of pocket.

Dispensing fees can vary considerably - from less than \$5 to more than \$12 - so it's a good idea to shop around. You can also save on pharmacy fees by getting any ongoing or "maintenance" medications you are taking in a 90-day supply, rather than filling your prescriptions every month.

For more information on your drug coverage or your benefits plan in general, please refer to the **CUPE EWBT benefits guide**.

New to CUPE or looking for more information on your benefits? We've got you covered!

If you're a new hire, once your Board has provided OTIP with your information, you will receive an enrolment invitation and will have 31 days to complete the enrolment process.

Start by reviewing the CUPE EWBT site at www.cupe-ewbt.ca. You'll find more information on your benefits plan and how it works, including links to helpful resources such as frequently asked questions, the plan booklet and the benefits guide. **Please note, the booklet has recently been updated with the following changes:**

- improvement to coverage for continuous glucose monitors and flash glucose monitors;
- improvement to coverage for tooth-coloured crowns; and
- added 180-day claims submission window for members whose benefits coverage has been terminated.

You'll also find more useful information on our plan providers' websites:

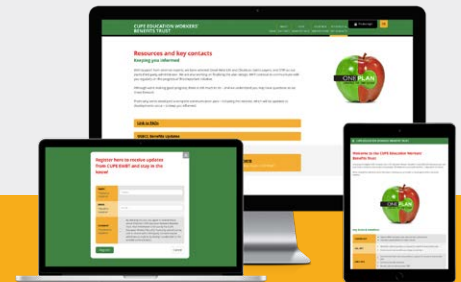
OTIP plan member website: www.otip.com

Great-West Life's GroupNet for Plan Members: groupnet.greatwestlife.com

If you still can't find what you're looking for....

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 (Monday to Friday: 8 a.m. - 7 p.m. EST).



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.