

CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Summer updates

This update provides some key reminders and information on benefits coverage during deferred leaves

Important reminders

Your coverage continues during the summer

Make sure to periodically check your Board email during the next couple of months for any updates from OTIP or the CUPE EWBT. If you prefer, you can also log on to the OTIP plan member website at www.otip.com and update your personal information with another email address for future contact.

To stay in the know, register for updates at www.cupe-ewbt.ca.

Have you submitted your beneficiary form?

Designating a beneficiary for life insurance is an important step in the benefits process. Since the CUPE EWBT benefits plan is a new plan, **you must complete, sign and submit a new beneficiary form to OTIP** - even if you had already designated a beneficiary under your previous Board benefits plan.

If OTIP does not have a signed beneficiary designation form on file for you:

- Life insurance benefits will be paid to your estate and not directly to your desired beneficiary (e.g., your spouse).
- Payment of benefits could be delayed under rules and laws governing estates.

- There could be legal costs or income tax payable, depending on your relationship with the existing beneficiary, and in the event of any potential disputes by family members.

You can find the beneficiary form on the OTIP plan member website at www.otip.com. For more information on how to complete it, please contact OTIP at 1-866-783-6847.

Understanding deferred leaves

Some Boards (but not all) allow members to take deferred leaves, where a member can work for a certain number of years and defer a portion of his or her salary to fund a leave year (for example, a 4-over-5 leave, where the member works for 4 years and then takes the 5th year off).

If your Board allows it and you take a deferred leave, your benefits coverage will continue during the leave year with the same cost-sharing as when you were actively working. For example, if you currently pay only the 4% premium share on health and dental, then you will continue to pay that same premium share during your leave year.

For more on eligibility and cost-sharing, please refer to our [December 20, 2017 update](#).

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. The CUPE EWBT Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.