

CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Welcome back

The first day of school is just around the corner! Here are a few benefits reminders as you prepare for the year ahead

New benefit year starts on September 1

The CUPE EWBT benefit year runs from September 1 to August 31. This means any annual benefits limits - such as those for paramedical services, for example - will reset on September 1, 2018. Your coverage continues automatically from one benefit year to the next; you do not need to re-enroll in the CUPE EWBT benefits plan at this time.

While most benefits have annual limits, the limits for some benefits - such as vision care, as well as certain dental procedures and medical supplies - are based on "rolling months" instead. A rolling maximum extends beyond the benefit year and is measured over a continuous period.

Take vision care, for example. You have 24 months from the date of your initial claim to use up your \$450 maximum for the vision care benefit. After that 24 months has passed, your next claim will trigger a reset of the 24-month period and \$450 vision care maximum. In other words, if you incurred a vision care claim on May 15, 2018 for the full amount (\$450), your vision care maximum will reset on May 15, 2020.

You can familiarize yourself with your benefits coverage and the associated limits by reading the **CUPE EWBT Benefits Guide**.

If you still have claims to submit for the current benefit year, here are the deadlines for submitting them after the new benefit year begins:

- Online health or dental claims: 6 months
- Paper claims: 15 months

If you terminate employment, you have 180 days from your termination date to submit outstanding claims.

If you experience an eligible life event - such as getting married, having a baby, going on leave or your spouse losing his or her benefits coverage - you have 31 days to make changes to your benefits. Make sure to report any life events promptly to your employer and OTIP (our plan administrator) to ensure there are no gaps in your coverage.

Benefits checkpoint in fall 2018

As you are aware, the benefits costs (or premium share) you pay are based on the hours that you had been regularly scheduled to work for the 2017-2018 school year, and whether you selected Health and/or Dental coverage.

In October, there will be a "checkpoint" to update any changes to your hours that may affect your eligibility and/or premium share going forward for 2018-2019. Any premium changes identified during the October checkpoint will come into effect in November.

As a reminder, benefits cost-sharing for Health and/or Dental falls into three categories:

| | |
|---------------------------------|------|
| 17.5 or more hours/week | 4% |
| 10 - <17.5 hours/week | 50% |
| <10 hours/week | 100% |

If your regularly scheduled hours have *decreased* as of the October checkpoint, you will move to the appropriate category, and your premium share will be adjusted accordingly.

Continuation of benefits coverage

Life can take many unexpected twists and turns, and you may find you need to be off work for a period of time. The chart below outlines the different types of eligible leaves or layoffs and the impact on your benefits. For leaves of less than 60 days, there is a “grace period” where your coverage and current premium share continues.

| Type of leave/layoff | Premium share | Duration | Option to continue coverage after duration on a 100% member-paid basis |
|--|------------------------|-----------------------|--|
| Paid sick leave - 11 days | Same as active members | End of sick leave | No |
| Short-term disability (STD) - 120 days | | End of STD | No |
| Long-term disability (LTD) | | 24 months | Yes, until end of LTD claim |
| WSIB leave | | 24 months | Yes, until end of WSIB claim |
| Personal leave | | 60 days | Yes, for 24 months |
| Unpaid sick leave or medical leave | | 60 days | Yes, for 24 months |
| School break layoffs (10-month employees) | | Regular layoff period | No |
| Other layoffs | | 60 days | Yes, up to 24 months from date of layoff |
| Maternity/parental leave | | 12 months | No |
| Other statutory leaves (e.g., compassionate care leave) | | 12 months | No |
| Secondments or “exchanges” | | Indefinite | No |

For more information on leaves and benefits coverage, please visit www.otip.com or contact OTIP at 1-866-783-6847.

Transition announcement

The Trust is writing to inform all members of a transitional change which is affecting the CUPE EWBT. This transitional change is not one which is negatively impacting your benefits. The transition is simply that our Managing Director, David Spek, is moving on and has left the Trust. His duties as Managing Director have ended as of August 10, 2018.

At this point, the Board of Trustees would like to acknowledge and thank David for his hard work and commitment in bringing the best possible benefit plan to all the members across the province. His hard work and attention to detail have been instrumental in your CUPE EWBT benefit plan.

The Board of Trustees are in the process of finding a replacement for the vacant Managing Director position. As soon as the information becomes available, the Board will forward an announcement to the membership.

We look forward to your understanding through this transitional period.
If there are any concerns, please email them to info@cupe-ewbt.ca.

Thank you for your time and patience.

Best regards,

Jim Glavan

Acting Chair, CUPE EWBT

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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.