

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.