CUPE EDUCATION WORKERS' BENEFITS TRUST

One plan - United to the core

80 Commerce Valley Drive East, Suite 1 Markham, Ontario L3T 0B2



October 4, 2019

To: CUPE Locals

From: CUPE Educations Workers' Benefits Trust

Re: Members' Life, Health and Dental Coverage During a Strike – Frequently Asked Questions

On behalf of the Trustees of the CUPE Education Workers' Benefits Trust (CUPE EWBT), in the potential event of a strike, following are some frequently asked questions and answers regarding your CUPE EWBT Benefits Plan.

1. What will happen to members' monthly premium deductions during a strike?

Deductions for the member's portion of the premium share occur on the 15th of each month. These preauthorized debit deductions will continue based on existing arrangements. CUPE intends to reimburse members' contributions directly to members who are participating in the strike.

For members on paid sick leave, LTD, WSIB, other approved leaves and unpaid leave, member premium deductions will continue per the current arrangements. For additional details on these arrangements, please refer to our bulletin from August 2018, posted on the CUPE EWBT website: www.cupe-ewbt.ca/Content/pdfs/CUPE Bulletin 22August2018.pdf

2. Will there be any interruption in benefits coverage or service during a strike?

The Trust does not foresee any circumstance in which benefits will be interrupted. The Trust and our service providers, OTIP and Great-West Life, will continue to be available for member assistance.

3. For members who have an outstanding enrollment update (i.e., new hire or life event change), will there be any impact?

Members should proceed with completing their life event update within the current established timeline (31 days). If a member is disadvantaged due to a lapse in communication, they should submit an appeal form to the Trust. The Trust will make every effort to hear and respond to appeals on a timely basis.

4. In October, there is a "benefits checkpoint" to update any changes in work hours that may affect members' eligibility and/or premium share. How would a strike impact this process?

Any changes identified during the October checkpoint will come into effect in November 2019. To ensure members receive timely communication, OTIP will notify all impacted members by email and regular mail.

5. If employers suspend members' access to school board email systems, how will the Trust, OTIP and Great-West Life ensure members do not miss any communications?

The Trust will update the CUPE EWBT website and provide updates to CUPE Locals. The Trust is currently reviewing this with its providers (OTIP and Great-West Life) and will provide additional information as soon as it is available.

In the meantime, members are encouraged to update their email address on file to a personal email:

With our plan administrator, OTIP, by going online on My Benefits (see link below):

https://planmemberlogin.otip.com:4433/login/Account/Login

With our plan insurer, Great-West Life, on GroupNet for Plan Members (see link below):

https://gwl.greatwestlife.com/MyLogin

If you have any further questions, please contact the Trust at info@cupe-ewbt.ca.

Sincerely,

Salama Rajab Managing Director, CUPE EWBT