



Administrative Process - CUPE EWBT Communications with CUPE Locals Representing Members

Introduction

The CUPE Education Workers' Benefits Trust ("CUPE EWBT") is an employee life and health trust providing life, health and dental benefits to eligible CUPE members. On occasion, a CUPE EWBT member may contact the CUPE EWBT providers and have difficulty resolving an issue, and may therefore seek further assistance from his or her CUPE Local.

The purpose of this administrative process is to establish guidelines on communications between the CUPE EWBT and the CUPE Locals representing the members, regarding CUPE EWBT benefits plan issues. The CUPE EWBT wants to ensure that all CUPE Local representatives are receiving timely responses to member inquiries.

Process

1. A member who has a benefit claim or administration issue related to the CUPE EWBT should first contact Canada Life, Chubb or OTIP (as applicable), whether independently or jointly with a CUPE Local representative.
 - a) For claims-related questions on health, drug, dental and out-of-country emergency medical claims (GMA), the member should first contact the plan insurer, Canada Life, at 1-866-800-8058.
 - b) For questions related to accidental death and dismemberment (AD&D), the member should first contact the AD&D insurer, Chubb, at 1-877-772-7797.
 - c) For claims-related questions on optional life or late applicant evidence of insurability, the member should first contact the plan administrator, OTIP, at 1-866-783-6847 or cupebenefits@otip.com.
2. The member, or a CUPE Local representative on behalf of the member, who has had difficulty resolving an issue after contacting Canada Life, Chubb or OTIP (as applicable) may then contact the CUPE EWBT for assistance at 226-752-8307 or bm@cupe-ewbt.ca.

Note: If a CUPE Local is contacting the CUPE EWBT on behalf of a member, then a signed authorization to allow a third party to inquire on the member's behalf is required.

CUPE EDUCATION WORKERS' BENEFITS TRUST

One plan - United to the core

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



3. The CUPE EWBT Benefits Manager or his/her designate will respond to routine questions about the CUPE EWBT benefits plan that do not require investigation with the CUPE EWBT providers.
4. If the issue is routine but requires investigation, then the CUPE EWBT Benefits Manager or his/her designate will inquire with Canada Life, Chubb or OTIP (as applicable) and request a response. The provider will then respond to the member or CUPE Local representative (copying the CUPE EWBT Benefits Manager), or to the Benefits Manager, who will then communicate the response to the CUPE Local representative and/or member.
5. If the issue is more complicated and requires further investigation, then the CUPE EWBT Benefits Manager will inquire with the CUPE EWBT's account executives/consultants at Canada Life, Chubb or OTIP (as applicable), request an investigation and response, and then communicate the response to the CUPE Local representative and/or member.