

CUPE EDUCATION WORKERS

Province-wide benefits plan update

ONE PLAN
UNITED TO THE CORE



By the members, for the members

An update on the move toward a new province-wide benefits plan

As we move into the fall, we'd like to update you on the progress of this important initiative. As you know, CUPE - like others in the education sector - is studying the viability of moving to a single benefits plan for all members in the province. Under the terms of the government's proposal, future benefits would be paid from a separate Employee Life and Health Trust (ELHT). The trust would be funded by each of the school boards, and jointly managed by CUPE and the government (with CUPE having majority control) for the benefit of all CUPE members.

During the summer, our benefits committee met as a group and with external advisors to:

- Review data and analysis on existing plans provided by the boards;
- Understand key features and eligibility conditions;
- Discuss appropriate plan design elements;
- Determine if the proposed government funding would meet our needs; and
- Develop a communication plan to keep CUPE locals informed.

We have been working toward developing a plan design that meets our members' needs. However, given the range of plans currently offered across school boards - with a wide variety of benefits, maximums and eligibility rules - there are still many details to resolve.

We also have ongoing concerns about our ability to support and maintain the new trust with the proposed government funding. At this point, we remain open to exploring all options available to us, including not participating in the province-wide ELHT and continuing to offer benefits at the individual board level.

We will keep you fully informed as we weigh our options and decide how to move forward. Rest assured, you'll continue to have access to affordable, meaningful and sustainable benefits coverage. That's always our top priority.



What's next?

Watch for our next member update in November 2016.

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What it means to be an ELHT owner

An ELHT structure would offer some key advantages, including stable, sustainable access to benefits without the ongoing challenge of locally bargaining benefits. And a combined CUPE membership would mean greater buying power - and related financial advantages - that just aren't available to the boards and districts that currently negotiate their own benefits plans. That means the potential for cost savings and greater benefits security over the longer term.

Considering the proposed ELHT and our options has also given us a unique opportunity to review our current benefits arrangements and create a plan that better suits the needs of our collective membership - based on feedback you've provided.

But that opportunity also comes with new responsibilities. Instead of being just a member who receives benefits (a plan beneficiary), you would become an owner of the new ELHT, with an important role to play in ensuring the trust's ongoing sustainability.

Health insurance works just like any other insurance you might have, such as home or auto. It's important to use your plan for the benefits you need: that's what the plan is there for. But it's also important to use it responsibly. That's being a smart benefits consumer.

Ultimately, it's about understanding your plan, making smart choices and protecting your benefits - now and in the future.



Keeping you informed

Thank you for your ongoing support and participation. We'll keep you posted on any new developments. In the meantime, if you have any questions or comments, please connect with us at osbcc@cupe.on.ca.

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