

Welcome to the CUPE Education Workers' Benefits Trust

Your new benefits coverage starts February 1, 2018

The CUPE Education Workers' Benefits Trust (EWBT) benefits plan will replace your current benefits plan. You must enrol in the new plan by February 23, 2018 or you will not have benefits coverage. If you have selected health coverage during your enrolment, a new benefits card will be mailed to you within 10 business days and you'll be able to submit claims for eligible expenses you incur starting February 1, 2018. Your current coverage remains in effect until midnight on January 31, 2018.

What you need to do:

1. Between January 8 and 22, 2018, check your board email for enrolment instructions from OTIP.

Please note that **not all members within your school board will receive emails at the same time**. If you don't receive an email with enrolment instructions by January 22, 2018, please contact OTIP Benefits Services at 1-866-783-6847. Eligible members without a board email address or who are on leave will be mailed instructions.

2. Register online at www.otip.com/enrol.

Please have your banking information available and allow 20 minutes to complete your enrolment. For the best user experience, we recommend using Google Chrome or Internet Explorer version 8 or higher. If you don't have access to a computer, OTIP Benefit Services can help you enrol (see Q&A #7). To enrol, you'll need to follow these steps:

- a. Review and confirm your personal information (name, address, birth date and annual regular earnings). If any of this information is incorrect, you must contact your school board to correct it.
- b. Add/remove eligible family members (spouse and/or children) to/from your coverage.
- c. Coordinate your benefits by confirming if your dependants are covered under another plan (see Q&A #4).
- d. Review and confirm your coverage details. Your new coverage has been pre-populated to be consistent with your current coverage, but you may be able to opt-in or opt-out of any coverage that is not required.
- e. Select the life insurance option that meets your needs. Please note, any new optional life coverage will require medical evidence of insurability and approval by the insurer, Great-West Life.
- f. Name a beneficiary for your life insurance. Print, sign and mail the form to OTIP, using the self-addressed envelope provided in this package.
- g. Enter your banking information for pre-authorized debit (see Q&A #5).
- h. Print a confirmation of your enrolment on the final screen. A paper copy will not be mailed to you.
- i. On February 2, 2018, log in to OTIP's secure member site and click on My Claims to access Great-West Life to set up direct deposit and online claims submission.

You'll also want to update your email address to have ongoing plan communications sent to your preferred email.

3. Submit any outstanding eligible expenses under your current plan.

All eligible claims you incur up to and including January 31, 2018 must be submitted to your current plan as soon as possible (see Q&A #9).

Enrol by February 23, 2018 to activate your coverage!

It is very important that you complete your enrolment and provide your banking information for pre-authorized debit by February 23, 2018 in order to activate your benefits coverage (see Q&A #10).

Your plan coverage

The CUPE EWBT benefits plan was designed to maintain access to the core benefits members have today, within the framework of the available funding.

The plan offers benefits coverage to eligible CUPE EWBT members. It will help to protect you and your family's access to meaningful and sustainable benefits coverage for years to come.

An overview of your coverage can be found in the attached *Benefits Plan Guide*. You'll find more complete details in the benefits booklet, which can be found in *****.

Questions and more information

Who	Role	Questions and more information
Board of Trustees	<p>Managing and governing the CUPE EWBT</p> <p>The trustees will manage the CUPE EWBT in the best interests of the members, and will make a range of plan design, funding, administrative and investment decisions on their behalf.</p>	More information about the CUPE EWBT can be found by visiting www.cupe-ewbt.ca .
OTIP	<p>Plan administrator</p> <p>OTIP will be your main resource for enrolment, the benefits you and your dependants are covered for (eligibility) and the cost associated with these benefits.</p>	<p>Questions about enrolment, eligibility or premium costs?</p> <ul style="list-style-type: none"> • Read the Benefits Enrolment Q&A included in this information kit • Visit www.otip.com/enrolmenthelp where you can watch a video tutorial and find out more information • Call OTIP Benefits Services at 1-866-783-6847 <p>(NOTE: During the enrolment process, OTIP is extending their hours: Monday to Friday from 8 a.m. to 8 p.m. and Saturday from 9 a.m. to 3 p.m.)</p>
Great-West Life and Chubb	<p>Insurers and claims payers</p> <p>Great-West Life will be your main resource for life insurance, dental and extended health-care claims. Chubb will be your main resource for accidental death and dismemberment claims.</p>	<p>Questions about your benefit coverage or claims?</p> <ul style="list-style-type: none"> • Read the CUPE EWBT Benefits Plan Guide included in this kit • Visit mygreatwest.ca/cupe-ewbt/ where you can find out more information • Call Great-West Life at 1-866-800-8058

Participation in the CUPE Educations Workers' Benefits Trust (EWBT) is subject to the eligibility requirements defined by the CUPE EWBT. Members will be invited to enrol in the CUPE EWBT benefits plan, beginning January 8, 2018. Please note that the actual eligibility to participate in the program will be determined based on the status of the plan member and the eligibility rules in place on February 1, 2018. Coverage for members, who are not actively at work on February 1, 2018, may be limited under the CUPE EWBT and/or maintained by the previous insurance carrier.

CUPE EWBT Benefits Enrolment

Q&A

1 Do I need to enrol in the CUPE Education Workers' Benefits Trust (EWBT) benefits plan?

Yes, going through the enrolment process will ensure you have the benefits coverage you need and your eligible claims will be paid (e.g. at your dentist's office or pharmacy).

You'll need to go through the enrolment process to activate your benefits, opt-in or opt-out of coverage (where applicable), ensure your personal information is accurate and complete, and receive a benefits card, if you select health coverage.

IMPORTANT: To have coverage under the CUPE EWBT, you must enrol in the plan by February 23, 2018 or you will not have benefits.

2 How do I enrol?

Between **January 8 and 22, 2018**, you'll receive an email from OTIP to your school board email address, inviting you to enrol in your new benefits plan at www.otip.com/enrol. The email will provide detailed registration instructions, including your new **OTIP identification number** and instructions on how to set up your **password**.

You will be guided through an online enrolment process to review and update your information, and ensure you have the benefits coverage you need. For the best user experience, we recommend using Google Chrome or Internet Explorer version 8 or higher to complete your enrolment.

3 What does "pre-populating" my information mean?

For your convenience, your personal information and current coverage selections will already be loaded into the enrolment system, based on information received from your school board and insurer. Premium costs for your coverage selections will also be displayed.

For health and dental coverage, your information will be loaded into OTIP's system with the same level of coverage (single or family) you currently have.

For life insurance coverage, you have been loaded into OTIP's system with the same Optional life coverage (for you and/or your spouse, if applicable) you previously had. If you had more than two times Basic life, you will see the additional amounts included under Supplemental life. In all cases, your Accidental Death & Dismemberment (AD&D) coverage will match your life coverage amount(s).

If you are eligible, you can also review and select member-paid optional insurance (i.e. life and AD&D coverage for you and/or your spouse) when you enrol. Depending on your selections, you may be asked to provide medical evidence of insurability that must be approved by the insurer before you will be covered.

If any of your personal information (your name, address, earnings or birth date) is incorrect, **you must contact your board to correct it. Therefore, it is very important that you complete your enrolment as soon as possible to ensure your information is accurate and complete, and to opt-in or opt-out of coverage that is not required.**

If you do not complete your enrolment by February 23, you will not have coverage under the CUPE EWBT. For more information, please refer to the enrolment checklist provided in this package.

4 How do I review and add family members to my coverage?

The first part of the enrolment process asks you to review and add any eligible dependants you'd like to cover under your benefits plan. When you review and edit the details for each dependant, you must indicate if a dependent child is a full-time student between the ages of 21 and 26, and/or if a child or spouse has health and/or dental coverage under another plan.

For more information on how to coordinate your benefits and update your child's student status, please visit www.otip.com/enrolmenthelp.

5 Why do I need to provide my banking information?

Virtually all members will have a premium share for their benefits. Payment of your premium share (displayed online as "member cost" during enrolment) and the cost of any optional coverage will be deducted directly from your chequing/savings account on or around the *** of each month. **You must complete this important step to activate your benefits coverage.**

6 What if I'm not actively working on February 1, 2018?

Benefits coverage under the CUPE EWBT is based on eligibility rules and your work status on **February 1, 2018**. If you're not actively at work on that date, your health and dental choices – as well as life and AD&D – may be limited until you return to active work.

If you currently have health and dental coverage, you will be able to enrol for the same level of coverage you have now. If not, you will be able to enrol for those benefits when you return to work. If you are off work due to a long-term illness or accident, please contact your current plan administrator, as you may be eligible to have Life and AD&D premiums waived through your current plan. For more information, please visit www.otip.com/enrolmenthelp.

7 I don't have access to a computer. How do I enrol?

If you are unable to enrol online, please contact OTIP Benefits Services at 1-866-783-6847 for help. Beginning January 8, 2018, extended hours will be in effect: Monday to Friday, 8 a.m. to 8 p.m. and Saturday, 9 a.m. to 3 p.m.

8 When can I start submitting claims to the CUPE EWBT benefits plan?

You will receive your Benefits Card in the mail approximately 10 business days after you have completed your enrolment. Be sure to provide your card to your pharmacist or dentist, as this will allow them to submit claims directly on your behalf **starting February 1, 2018**. If you only have dental coverage, you will not receive a Benefits Card. Please provide your plan and member identification number to your dentist. Any claims for expenses you incurred before that date must be submitted to your current benefits plan.

9 How long do I have to submit claims under my current plan?

Eligible expenses can generally be submitted to your current carrier for a period of up to 90 days from the date of claim. Check directly with your current insurer or school board benefits administrator to confirm the deadline to claim eligible expenses under your current plan. However, it's a good idea to submit your claims as soon as possible.

NOTE: You may not have access to online claims submissions or claims history under your current benefits plan after January 31, 2018. Before that date, we suggest you print off a copy of your claims history and track any outstanding claims being processed under your current plan.

10 What if I don't enrol in the CUPE EWBT benefits plan by February 23, 2018?

If you don't enrol by February 23, 2018, any coverage and/or coverage changes may require approval by the insurer and medical evidence of insurability. This could limit your coverage, or you may be denied coverage for those benefits.

11 What happens if I don't complete my beneficiary designation?

Naming your beneficiary for life insurance is one of the most important things you will do when you enrol in your new CUPE EWBT benefits plan.

If OTIP doesn't receive your signed beneficiary designation form:

- Policy benefits may not be directed to your desired beneficiary (e.g., your spouse).
- Payment of benefits could be delayed under rules and laws governing estates.
- There could be legal costs or income tax payable, depending on your relationship with the existing beneficiary.

For more information on how to complete your beneficiary designation form, including printing and mailing, please visit www.otip.com/enrolmenthelp.

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CUPE EDUCATION WORKERS' BENEFITS TRUST

One plan - United to the core



Eligibility, Cost-sharing and Enrolment Overview

The CUPE EWBT benefits plan will include eligible:

- **Members at work;** and
- **Members on leave.**

Retirees will also participate in the CUPE EWBT but will be handled separately from active members.

Cost-sharing (Members at work)

# of Scheduled Hours	Member Pays....		
	Basic Life & Accident Insurance (AD&D)	Health & Dental	Supplemental Life & Accident, Optional Life & Accident Insurance (AD&D) for Member, Spouse, Child
17.5 hours or more	<ul style="list-style-type: none"> • No cost share • 100% paid by CUPE EWBT 	<ul style="list-style-type: none"> • 4% of benefits costs 	<ul style="list-style-type: none"> • 100% of benefits costs
10 up to 17.5 hours (if health and/or dental coverage is selected)	<ul style="list-style-type: none"> • No cost share • 100% paid by CUPE EWBT 	<ul style="list-style-type: none"> • 50% of benefits costs 	<ul style="list-style-type: none"> • 100% of benefits costs
10 up to 17.5 hours (<u>without</u> health or dental coverage)	<ul style="list-style-type: none"> • 50% of Basic Life & AD&D costs 	<ul style="list-style-type: none"> • 50% of benefits costs 	<ul style="list-style-type: none"> • 100% of benefits costs
<10 hours (if health and/or dental coverage is selected)	<ul style="list-style-type: none"> • No cost share • 100% paid by CUPE EWBT 	<ul style="list-style-type: none"> • 100% of benefits costs 	<ul style="list-style-type: none"> • 100% of benefits costs
<10 hours (<u>without</u> health or dental coverage)	<ul style="list-style-type: none"> • 100% of Basic Life & AD&D costs 	<ul style="list-style-type: none"> • 100% of benefits costs 	<ul style="list-style-type: none"> • 100% of benefits costs

Members on leave

Life Insurance	<ul style="list-style-type: none"> • Full coverage is available only for members who are actively at work on the plan's effective date (Feb. 1, 2018). • Coverage for members on disability leave is typically continued via waiver of premium with prior insurer – if not, coverage is limited to its previous level.
Health & Dental	<ul style="list-style-type: none"> • Coverage is available for eligible members on leave.

Enrolment process

Eligible members will receive a welcome package in mid-December 2017. Members will be invited to enrol starting Jan. 8, 2018 via one of two methods:

1. **Email** sent to the member's Board email address; or
2. **Letter** mailed to the member's home address (for those without a Board address or who are on leave).

Members will enrol online, with OTIP providing assistance to those without computer access or who have difficulty enrolling. Members who are working 17.5 hours or more must complete the enrolment process – however, they can opt out of Health and/or Dental if they are covered under another plan (e.g., a spouse's plan).

Eligible members must enrol by Feb. 23, 2018 to be covered.