

CUPE EDUCATION WORKERS' BENEFITS TRUST

ONE PLAN
UNITED TO THE CORE



Ready for summer?

Important reminders about your emergency medical travel coverage, summer benefits coverage and premium withdrawals

Planning summer travel?

The weather is getting warmer, which means summer is on the way. If you have travel plans in your future, do not forget to take your benefits card with you! Your emergency medical travel coverage provides an important and valuable benefit to help you or a covered dependent if you experience a medical emergency while away.

Here are some facts about your coverage:

- Covers 100% of emergency medical services outside of Canada and within Canada, if the incident occurs over 500 kilometres from your residence
- Up to 60 days per trip, with an unlimited number of trips per year
- \$1 million claims maximum per trip

Includes services such as:

- 24-hour phone access
- Coordination and support to find the services and care you need
- Transportation home or to another medical facility, if required (see **brochure** for details)

If you need medical assistance while you are travelling, just call the phone number listed on the back of your benefits card for the country you are in. They will confirm your coverage and coordinate services for you. You may need to organize the payment for any services at the time of the emergency and then submit your claims to Great-West Life. For more information about the services offered, or on submitting claims, check the **emergency medical travel brochure** available at www.cupe-ewbt.ca/resources.

Your benefits coverage continues

As a CUPE EWBT benefits plan member, we have you covered! Your benefits coverage will continue throughout the summer - even if you are on seasonal layoff. This means monthly premium withdrawals for your benefits will also continue. Withdrawals from your bank account on file will continue on the 15th of each month - so even if you are not working during the summer months, you will need to ensure you have sufficient funds in your account to cover those withdrawals.

If a given withdrawal does not go through due to insufficient funds, OTIP (the plan administrator) will contact you directly. Your next withdrawal will then be double the usual amount, to cover the missed payment as well as the payment for the current period.

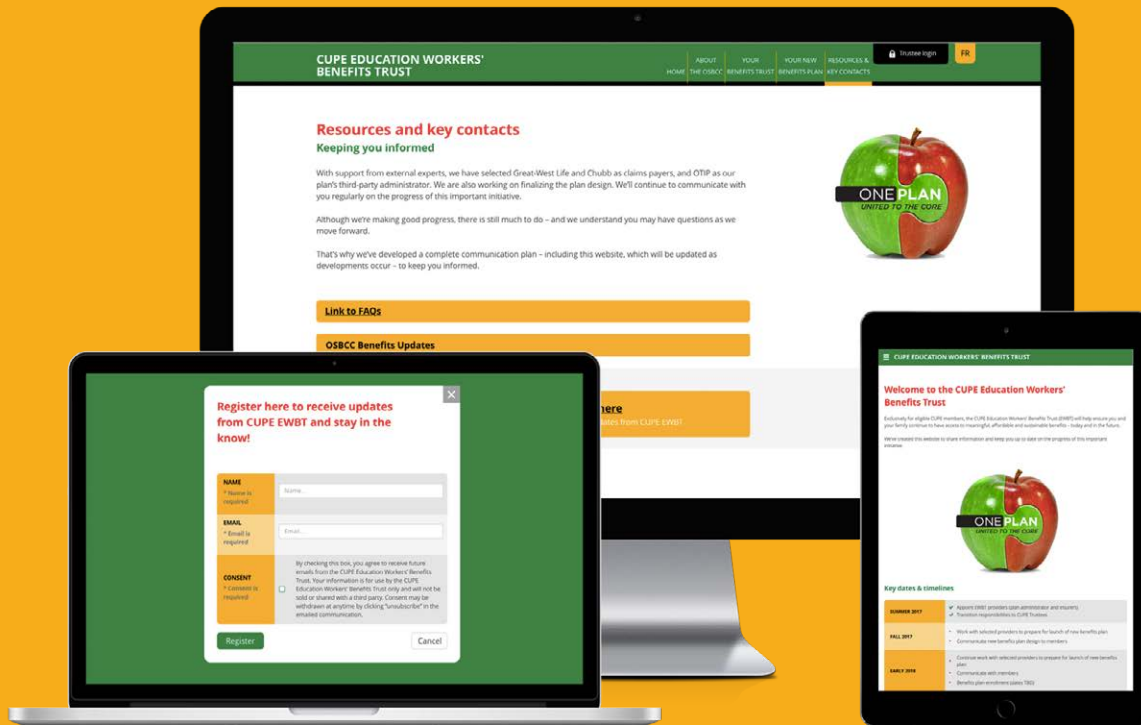
Did you know?

Why you should show your benefits card at the pharmacy

Your pay-direct drug card (also called a benefits card) provides a quick and easy way to confirm your coverage and process drug claims at the pharmacy. It is important to always show your card to your pharmacist before they fill your prescription and process your bill, to ensure you do not incur any unexpected charges.

If your pharmacist is not aware that you have a pay-direct plan, they may instead charge you “non-drug card costs.” These costs can be higher than what you would pay with a drug card - and you would be out-of-pocket for any excess amount charged by the pharmacist above the drug card rate. It is a good idea to always carry your card with you to make sure you are getting the most from your benefits plan and do not experience any unexpected costs.

Want to keep up to date on the latest benefits plan news?
Make sure to register for updates at www.cupe-ewbt.ca to stay in the know!



A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply.