

# CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

## Benefit improvements coming soon

As CUPE EWBT Trustees, it's our duty to put the plan members first - including monitoring the benefits plan on an ongoing basis to ensure it remains affordable and sustainable. Over its first financial period, the CUPE EWBT benefits plan performed better than expected. Thanks to the efficiencies of a

well-run Trust - along with additional funding achieved through negotiations between OSBCU/CUPE, the CTA and the Crown - **the Trustees are pleased to announce improvements to the CUPE EWBT benefits plan for active members, effective March 1, 2020.**

Category	Before March 1, 2020	As of March 1, 2020
<b>Minimum hour requirement for 4% member premium share (Health &amp; Dental)</b>	17.5 regularly scheduled work hours per week	<b>15 regularly scheduled work hours per week</b>
<b>Major Dental</b>	60% coverage	<b>70% coverage</b>
<b>Dentures</b>	60% coverage	<b>70% coverage</b>
<b>Hearing Aids</b>	\$1,000 / 60 rolling months	<b>\$2,500 / 24 rolling months</b>
<b>Audiologist / Speech Therapist</b>	\$500 / benefit year	<b>\$1,000 / benefit year</b>
<b>Physiotherapist / Occupational Therapist / Athletic Therapist</b>	\$1,500 / benefit year	<b>\$1,750 / benefit year</b>
<b>Osteopath</b>	\$500 / benefit year	<b>\$750 / benefit year</b>
<b>Psychologist / Registered Marriage or Family Therapist / Registered Social Worker / Registered Psychotherapist</b>	\$750 / benefit year	<b>\$1,500 / benefit year</b>
<b>Chiropractor</b>	\$500 / benefit year	<b>\$750 / benefit year</b>
<b>CPAP Machines</b>	Coverage up to Reasonable & Customary (R&C) limit	<b>Up to \$2,500 / benefit year beyond the Assistive Devices Program reimbursement</b>
<b>Scoliosis Braces</b>	Coverage up to R&C limit	<b>Remove R&amp;C limit</b>
<b>Eye Exam</b>	\$120 / 2 benefit years	<b>1 routine exam / 2 benefit years; no maximum</b>

## Questions and answers

**Q: How did the Trustees choose these benefit improvements?**

**A:** You asked, and we heard you! When deciding which areas of the plan to improve, the Trustees considered feedback from the recent member survey, anecdotal comments from plan members, comparisons to other plans in the education sector, common themes in claims appeals, and affordability. The goal was to focus on improvements that would be meaningful, relevant and valuable to the CUPE EWBT plan membership on the whole.

**Q: How do these changes impact me?**

**A:** The enhancements will automatically be applied to the CUPE EWBT benefits plan, effective March 1, 2020.

**If you have reached the maximum for any of the above benefits, then you will be able to claim the difference between the current maximum and the new maximum by submitting new claims for expenses incurred on or after March 1, 2020.**

**Example:** Let's say you have already reached the \$500/benefit year maximum for chiropractic coverage by March 1, 2020. As of that date, you are entitled to an additional \$250 for the rest of the benefit year (i.e., until August 31, 2020). When the new benefit year starts on September 1, 2020, the maximum will reset, and you will have the full \$750/benefit year available to claim.

Please be aware that you can't resubmit any claims for previously incurred expenses - these changes apply only to claims incurred on or after March 1, 2020.

**Scenario #1: You are regularly scheduled to work more than 15 hours but less than 17.5 hours per week, and you have been paying the 50% premium share for Health and Dental.**

You will now be eligible to pay only the 4% premium share, and your deduction amount will be automatically adjusted.

You aren't required to re-enroll to get the new premium share; however, you will have an opportunity to change your coverage at this time (e.g., move from single to family status, or add additional coverage). Starting February 15, 2020, OTIP (our plan administrator) will be sending emails with enrollment instructions to eligible members. If you wish to change your coverage, you can do so online, through OTIP's secure member site, until **March 31, 2020**.

**Scenario #2: You are regularly scheduled to work more than 15 hours but less than 17.5 hours per week, and you previously opted out of the plan.**

You will now be eligible for the 4% premium share for Health and Dental, and you will have a one-time opportunity to enroll in the plan. Starting February 15, 2020, OTIP will be sending emails with enrollment instructions to eligible members. Be sure to complete your enrollment by **March 31, 2020**.

The Trustees are pleased to be able to improve the CUPE EWBT benefits plan in 2020. Keep in mind, the plan will be reviewed on a regular basis, and benefits levels or member contributions may be adjusted up or down in the future to ensure the plan remains sustainable. That's why we encourage you to use your plan for the benefits you need, but also to use it responsibly.



## A note about hearing aids

Due to the plan changes, as of March 1, 2020, you will have an additional \$1,500 available for new hearing aid claims. Here's an illustration of how the reimbursement will work:

Claim date	Amount paid in last 24 rolling months	Available for reimbursement
October 15, 2019 (initial claim)	\$0	\$1,000 (based on existing maximum)
March 15, 2020	\$1,000	\$1,500 (based on new \$2,500 maximum as of March 1, 2020)
December 15, 2021	\$1,500	\$1,000
December 15, 2023	\$0	\$2,500 (full amount once again available to claim)

We recommend contacting Canada Life prior to incurring your next hearing aid expense to confirm the eligible amount.

### Looking for more information on your benefits?

Start by visiting the CUPE EWBT website at [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca) for general information on the Trust or your benefits plan.

For enrollment and eligibility questions related to these improvements, please contact **OTIP Benefit Services at 1-866-783-6847 after February 15, 2020.**

For Health and Dental coverage and claims-related questions, or for more details on the benefit improvements, please contact **Canada Life (formerly known as Great-West Life) at 1-866-800-8058** or visit **GroupNet for Plan Members**. Please note, the changes will not be reflected on GroupNet until March 4, 2020.



### A final word

This bulletin has been prepared exclusively for eligible CUPE education workers in the province of Ontario covered by the CUPE Education Workers' Benefits Trust. 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. The CUPE EWBT Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.