

# CUPE EDUCATION WORKERS

Province-wide benefits plan update

**ONE PLAN**  
UNITED TO THE CORE

## Responding to your needs

*Your questions, our answers and key dates*

We know there's been a lot of talk about your new benefits plan, and we understand you may have questions. It's our goal to keep you informed throughout this change, ensuring you have the most accurate and up-to-date information.

Here's a recap of recent developments with your benefits plan and how they may impact you:

- After extensive discussions, CUPE reached an agreement with the Ontario government and school board trustee associations to adopt a province-wide benefits plan for eligible members in the education sector, with benefits provided through an employee life and health trust (ELHT).
- As part of that agreement, we are now working toward a transition date of February 1, 2018, instead of the original target date in 2017.
- To select the best possible providers - and to ensure a smooth transition and seamless benefits experience for our members - CUPE has undertaken a request for proposal (RFP) process to select both the ELHT plan administrator and the insurer.
- The Benefits Committee continues to work toward finalizing the plan design - as always, keeping your needs and input top of mind.
- A joint Board of Trustees will manage the CUPE Education Workers' Benefits Trust on an ongoing basis, with representatives appointed by CUPE, the school board trustee associations and the Crown. CUPE is currently seeking applications for its representatives (see page 4 for details).

We've provided some key questions and our answers on the following pages, and we'll share new developments with you as we move forward. In the meantime, if you have any questions or comments, please connect with us at [osbcc@cupe.on.ca](mailto:osbcc@cupe.on.ca).



# You asked, we answered

## *Frequently asked questions about your new benefits plan*

### **What is an ELHT?**

In simplest terms, an ELHT is an independent trust that will hold a large pot of money set aside to provide life, health and dental benefits for eligible plan members. The government will provide funding, which can only be used to provide the designated benefits to plan members and cover any reasonable costs to manage and administer the ELHT.

### **When was the ongoing funding for the ELHT finalized with the government?**

After many discussions, the funding was finally settled at the end of December 2016. We're satisfied that the agreed-upon funding is sufficient to build a sustainable and affordable benefits plan for our members.

### **How will the ELHT be managed on an ongoing basis?**

The CUPE Education Workers' Benefits Trust will be managed by a Board of Trustees, with representatives from both the government and our collective membership.

The Trustees will make a wide range of administrative and investment decisions on behalf of the ELHT, but they have a fiduciary obligation to manage it in the best interests of the members. In other words, they'll keep your needs top of mind. CUPE is currently seeking interested candidates for the Trustee role (see page 4 for details).

### **Will I be covered under the new benefits plan?**

The plan is designed for education workers represented by CUPE, but whether or not you are personally eligible will depend on your current benefits status. Employees who now have benefits coverage will continue to be covered under the new plan. We're still working out the eligibility provisions for CUPE-represented employees who aren't currently covered and will share more details when they are available.

### **What are the plan's guiding principles?**

Our overall objective is to create the best possible plan for our members with the funding available to us - one that will be sustainable for the long term.

To meet that objective, the new plan design will need to consider factors such as the current level of benefits for various CUPE members, plan eligibility and how to protect our most vulnerable members.

### Has the plan design been finalized?

The design has not yet been finalized, as it will depend, in part, on the results of the RFP process for plan administrator and insurer. LOU #9 also states the ELHT Trustees have a role in the design and adoption of the initial benefits plan, so once they are selected, we'll bring them into the plan design process.

We hope to announce the final plan design in the fall of 2017, to give you enough time to review your current benefits and understand what's changing before the February 1, 2018 transition date.

### What's the role of the CUPE locals and members in the plan design process?

Developing a plan design that meets our members' needs is critical. So we asked for your input - and we listened.

We started the process back in April 2016, gathering feedback from CUPE leaders to engage them in the change.

Following the leadership engagement, we conducted a broad-based member survey to give members an active voice in the process, understand their benefits needs and preferences, and assess their tolerance for potential change. The survey was distributed via CUPE leaders, and we received 11,473 completed surveys.

All of this feedback will help inform the new plan design.

## Key dates & timelines

<b>March 10, 2017</b>	<ul style="list-style-type: none"> <li>• Deadline for receiving insurer/administrator RFP responses</li> </ul>
<b>March 24, 2017</b>	<ul style="list-style-type: none"> <li>• Deadline for submitting ELHT Trustee applications (CUPE reps)</li> </ul>
<b>April 2017</b>	<ul style="list-style-type: none"> <li>• Candidate interviews for Trustee positions (CUPE reps)</li> <li>• Appoint ELHT Trustees</li> </ul>
<b>May 1, 2017</b>	<ul style="list-style-type: none"> <li>• CUPE Education Workers' Benefits Trust is formally established</li> <li>• Appoint successful plan insurer and administrator</li> </ul>
<b>Summer 2017</b>	<ul style="list-style-type: none"> <li>• Finalize plan design</li> </ul>
<b>Fall/winter 2017</b>	<ul style="list-style-type: none"> <li>• Communicate plan design and coordinate transition</li> </ul>
<b>February 1, 2018</b>	<ul style="list-style-type: none"> <li>• New plan comes in effect for eligible CUPE members</li> </ul>

## ELHT Board of Trustees: Call for Applications

Effective May 1, 2017, the CUPE Education Workers' Benefits Trust will be established to provide employee life, health and dental benefits to CUPE-represented education workers in over 110 bargaining units across Ontario, as well as potentially other employee groups in the education sector.

The ELHT will be governed by a nine-member Board of Trustees, with five Trustees appointed by CUPE and four appointed by the Crown and school board trustee associations. The Board of Trustees will be responsible for the operational and financial sustainability of the ELHT, including design and adoption of the CUPE benefits plan and any later amendments, as well as validating the plan's ongoing sustainability; establishing and following ELHT policies, including funding and investment policies; selecting auditors, actuaries and other advisors or service providers; and identifying efficiencies that can be achieved in the ELHT's operation.

CUPE is seeking applications for two Trustee positions, for an initial term of at least three years. This is a volunteer position for which all reasonable expenses will be reimbursed. Each individual Trustee must be over 18 years of age and a resident of Canada, and must not be an undischarged bankrupt.

CUPE is seeking Trustees who represent the breadth and diversity of its membership and who will add value to the Board's discussions and decisions.

CUPE invites applications from members who are familiar with the unionized education sector in Ontario; have experience with and an understanding of employee benefits plans; are available to attend at least quarterly meetings; and are committed to providing high-quality benefits to CUPE members on a long-term, sustainable basis. Governance experience and bilingualism (French/English) are considered assets.



Interested applicants are asked to submit their resume and cover letter no later than **March 24, 2017** to:

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Canadian Union of Public Employees  
Ontario Regional Office  
80 Commerce Valley Drive East  
Markham, ON L3T 0B2  
Tel.: (905) 739-3999  
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Candidate interviews are expected to take place during the week of **April 10, 2017**. Receipt of applications will be confirmed by email - however, only those selected for an interview will receive follow-up communications.

