

## CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

## Understanding your new plan

*More questions and answers for CUPE EWBT members*

As we get closer to March 1, 2018, we're working hard to ensure the necessary processes and infrastructure are in place for a smooth transition.

We've been working closely with OTIP (our plan administrator) to refine and communicate the enrolment process to our members. The CUPE EWBT Trustees have been determining how to best manage the trust funds - including engaging an auditor, considering potential investment strategies and ensuring the banking systems are in place to pay claims on Day 1. We've also been providing ongoing education and updates to the CUPE leadership so they can better support our members.

To help you understand how the change will impact you personally, this update focuses on frequently asked questions from our members and our answers.

### Eligibility, enrolment and benefits changes

**Q: I'm eligible for benefits, but I still haven't received my welcome kit. Who should I contact?**

**A:** You can contact OTIP Benefits Services at 1-866-783-6847 (Monday to Friday, 8 a.m. to 7 p.m.) for assistance.

**Q: I work in more than one CUPE position across Boards/bargaining units. How does that affect my benefits?**

**A:** If you are a permanent employee, the plan's eligibility rules allow for "job stacking" - meaning your share of the benefits costs is based on your total regularly scheduled hours across those positions. Please refer to the **CUPE EWBT benefits guide** for an overview of the thresholds and monthly member costs.

**ASK US: I got my welcome kit in the mail, but there's no beneficiary form... what should I do?**

The beneficiary form was not included in your welcome kit; it is part of the full online enrolment process, which starts on February 5, 2018. You will designate your beneficiary online when you enrol - then you will be asked to print and sign the form, and return it to OTIP using the envelope provided in your welcome kit. Please be sure to add postage.

**Q: Great-West Life is my current provider, and I'm already on GroupNet for Plan Members... do I still have to create a new account?**

**A:** Yes, since this is a new benefits plan, you will have to create a new GroupNet account - even if you're already getting your benefits through Great-West Life. Your enrolment email from OTIP, which you'll receive in February, includes instructions on how to do that.

**Q: If I opt out of benefits during the enrolment period, can I opt back in later?**

**A:** According to the plan rules, you can opt out of benefits at any time, but you cannot opt in whenever you want. If you experience an eligible "life event" - for example, your spouse loses his or her job, you get married, you have a child or your eligibility status changes with an increase in hours - you can update your benefits choices.

You have 31 days to report and make benefits changes due to a life event; however, we encourage you to make the changes right away to ensure there are no gaps in your coverage. If you do not report changes within 31 days, "late application" rules will apply.

Late application means you and every dependent will need to provide evidence of good health satisfactory to the insurer in order to be covered for Health benefits. Please note: none of your dependents can be covered if you do not qualify. For Dental, coverage will be limited to \$250 per person in the first year.

No additional "open enrolment" periods (where you may be able to opt in without providing evidence of good health) are currently planned for the future, so please carefully consider your coverage choices before the enrolment window ends on March 23, 2018.

## **Life insurance**

**Q: How does Life insurance work under the new plan?**

**A:** Here are some important facts about Life insurance under the CUPE EWBT:

- Basic Life insurance under the CUPE EWBT benefits plan is 2 x your annual earnings.
- If you currently have more Basic Life insurance, you can maintain that extra coverage as Supplemental Life insurance without having to provide evidence of insurability (EOI). However, you will need to pay for the extra coverage yourself. There is a combined maximum of \$400,000 for Basic and Supplemental Life.
- If you do not want to pay the additional cost of Supplemental Life, when you enrol for your benefits, you can cancel or opt out of it. You will not be able to reinstate the Supplemental Life insurance after you have opted out.
- Optional Life insurance is available for you and/or your dependents (Member, Spouse and/or Child). If you already have Optional Life insurance, you can maintain that level of coverage under the CUPE EWBT benefits plan without

having to provide EOI. You can also add or increase Optional Life during the enrolment process; however, EOI will be required, and the coverage will not take effect until it is approved by Great-West Life.

- Optional Life insurance is 100% member paid. Rates for Member and Spousal Optional Life will depend on you/your spouse's age, gender and smoking status - you will see the associated costs when you enrol on the OTIP portal.
- There is no age limit on Member Life insurance as long as you are actively working (or on an approved leave). Your coverage under the CUPE EWBT benefits plan ends when you retire.
- For Spousal Life insurance, coverage ends when you opt out, your spouse turns age 65 or your spouse is no longer your spouse. Child Optional Life insurance ends when you opt out or when your child no longer qualifies as a dependent.
- If you have Member Basic, Supplemental or Optional Life, or Spousal Optional Life, a matching amount of Accidental Death and Dismemberment (AD&D) coverage is automatically provided. There is no AD&D coverage associated with the Child Optional Life benefit.

**Remember, you should still make and submit claims to your current Board benefits plan for expenses incurred up to end of day on February 28, 2018.**

For more details on Life insurance under your new plan, please refer to the **CUPE EWBT benefits booklet**.

And make sure to visit the CUPE EWBT website regularly at **www.cupe-ewbt.ca** to stay in the know!

