

## CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

## New plan starts March 1

*Last-minute details and reminders for our members*

There are just a few days left until the CUPE EWBT benefits plan goes live! In the meantime, here are a few important reminders:

- By now, you should have received instructions from OTIP (our plan administrator) on how to enrol for your benefits. If you have an active Board email address, you would have received an email at that address (don't forget to check your spam or junk mail folder!). If you are currently on disability or another approved leave, you should also have received a letter in the mail to your home address.
- If you haven't yet received your enrolment instructions, please contact **OTIP Benefits Services** at 1-866-783-6847, and they will assist you. (Extended hours until March 23, 2018: Monday to Friday, 8 a.m. - 8 p.m. EST; Saturday, 9 a.m. - 3 p.m. EST.)
- Benefit plan enrolment is now open, and **the deadline is March 23, 2018**. Although you have until March 23, 2018 to enrol, enrolling prior to March 1, 2018 will help ensure your claims are paid on time and minimize any delays.
- If you don't enrol by March 23, 2018, "late applicant" rules will apply - meaning you and any covered dependents will need to provide evidence of good health (which must be approved by the insurer) in order to be covered for health benefits, and dental coverage will be limited to \$250 per person in the first year. If you don't qualify for health benefits, you and your dependents will not have coverage.

If you are regularly scheduled to work less than 17.5 hours per week and enrol after March 23, 2018, late applicant rules will also apply to basic life insurance.

- When you enrol online using OTIP's secure member site, keep in mind that you also need to register for **Great-West Life's GroupNet for Plan Members** through My Claims. GroupNet allows you to view your claims history, check the status of your claims, and access helpful tools and resources. Since this is a new benefits plan, you will still have to create a new GroupNet account - even if you're already getting your benefits through Great-West Life.

### Here's how to register for GroupNet:

- Go to [www.otip.com/enrol](http://www.otip.com/enrol).
- Enter your Plan Number and click on Go to My Claims.
- Select Register now.
- Validate your registration details on GroupNet, then click on Submit Registration.
- Close the Great-West Life registration page and return to [www.otip.com/enrol](http://www.otip.com/enrol) to validate the GroupNet connection.
- Enter your Great-West Life User Name and Password one final time, and click on Connect.

**Please note that you only have to go through this process once.** In the future, you'll be able to connect to GroupNet directly through My Claims.

## Your questions, our answers

More frequently asked questions from our members

### **Q: I made a mistake during the enrolment process. How can I fix it?**

**A:** You can make changes to your benefits selections at any time during the enrolment period (up to March 23, 2018). Any changes would be retroactive to March 1, 2018. Please contact OTIP Benefits Services for assistance.

Note that **if you enrol on GroupNet before March 1, 2018, your health and dental coverage may not show correctly.** This will be updated as soon as the benefits plan goes live on March 1.

### **Q: My personal information on file isn't accurate. How can I correct it?**

**A:** To make the enrolment process easier, OTIP has preloaded certain information - such as your name, address and date of birth - based on data provided by your Board. The first step is to review your personal and family information, and make sure it is all correct. However, **please disregard the Date of Hire**, as it may not be accurate and will not affect your enrolment.

If there are errors in other personal information - such as typos in your name, address or date of birth - please contact your Board's Employee Services, Human Resources or Payroll department, once you've completed your enrolment. OTIP receives regular data feeds from the Boards in order to update this information on your file.

### **Q: Do I need to provide evidence of insurability (EOI) if I'm choosing the same level of life insurance coverage I had before?**

**A:** Basic life insurance under the CUPE EWBT benefits plan is 2 times 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 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.

Optional life insurance is also available for you and/or your dependents (member, spouse and/or child). If you decide to add or increase your optional life during the enrolment process - whether it's for you, your spouse or a child - EOI will be required. If you decide to add or increase your or your spouse's optional life during the enrolment process, EOI will be required. You can add or increase child optional life during the enrolment process without providing EOI.

Remember, optional life insurance is 100% member paid. Rates vary based on you/your spouse's age, gender and smoking status. For more details on life insurance under your new plan, please refer to the **CUPE EWBT benefits booklet** and **benefits guide**.

### **Q: I still have medical expenses that I haven't submitted to my current plan. What do I do with them?**

**A:** You can still submit claims to your current Board benefits plan for expenses incurred up to end of day on February 28, 2018. (The date you visited the doctor or had a prescription filled, for example, is considered the date the expense was incurred.) Check with your Board or insurer to find out the final deadline for submitting claims to your current plan. Only claims incurred on or after March 1, 2018 can be submitted to the CUPE EWBT benefits plan.

## Did you know?

**More than 25,000 CUPE members** have already enrolled in the CUPE EWBT benefits plan. Make sure to enrol by the March 23, 2018 deadline - and don't forget to mail back your signed beneficiary form to OTIP!

### **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.