

April 4, 2018

CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Enrolment deadline extended

Important reminders for our members

Although our new benefits plan started on March 1, 2018, we are **extending the enrolment deadline to April 6, 2018** to provide some extra support for our members who have had difficulty enrolling. This means you can still enrol in the plan, if you haven't done so already.

It's also important to understand that **eligible claims will be reimbursed as of the date you became eligible for the plan (March 1, 2018 or your hire date, whichever is later), regardless of the date you actually enrol.**

Also, the enrolment deadline and "late applicant" rules will not apply in the following scenarios:

- 1. You have already contacted OTIP, Great-West Life or the Trust regarding an ongoing issue with your enrolment,** such as data and system errors, errors in reporting of hours or life insurance amounts, or premium calculation concerns. Regardless of when you complete your enrolment, your coverage will be retroactive to March 1, 2018.
- 2. You are a new hire (after January 1, 2018) and have not yet received your enrolment email from OTIP (our plan administrator).** In this case, the updated data provided by the Board is still being verified. Once that process is complete, you will receive an enrolment invitation at your Board email address. You have 31 days from the date you receive that email to complete the enrolment process. Your benefits coverage will be retroactive to March 1, 2018 or your hire date (whichever is later). "Late applicant" rules will not apply as long as you enrol within the 31-day window.
- 3. You are eligible to enrol in the CUPE EWBT but have not yet received an enrolment email from OTIP.** In this case, please contact OTIP's Call Centre at 1-866-783-6847 to confirm your eligibility and request the enrolment email. Assuming you are eligible, you will have 31 days from the date you receive that email to complete the enrolment process. Your benefits coverage will be retroactive to March 1, 2018, and "late applicant" rules will not apply as long as you enrol within the 31-day window.

Note that once you enrol, if your coverage is retroactive to March 1, 2018, any and all of your share of the premium costs owed **from March 1, 2018 onwards** will be payable. If this will cause you substantial undue hardship, please contact OTIP directly to discuss a manageable repayment schedule.

And don't forget to keep any medical/dental receipts from March 1, 2018 onwards! Once you've enrolled successfully, you'll still be able to submit those claims.

Did you know? More than 85% of eligible members have already enrolled in the CUPE EWBT. If you haven't yet enrolled, make sure to do so by April 6, 2018!

Reasonable and Customary (R&C) limits: What are they and how do they work?

Simply put, Reasonable and Customary (R&C) limits are the normal range of fees for services and supplies in a given geographical area. All services and supplies covered under the CUPE EWBT benefits plan must represent reasonable treatment - meaning they must be accepted by the Canadian medical profession, proven to be effective, and of a form, intensity, frequency and duration that is essential to diagnose or manage a disease or injury.

Why do R&C limits matter? Unlike physicians and hospital services, paramedical practitioners and medical service providers - such as massage therapists or physiotherapists - are not bound to a provincial fee guide and can charge virtually whatever they want for their services and supplies. However, higher rates will also drive higher plan costs. R&C limits are important to ensure claims to our plan are not excessive. They will also help reduce the likelihood of benefits fraud or abuse.

Here's an example of how it works in practice:

Janet is covered under the CUPE EWBT. She goes to her favourite spa to get a massage. The massage costs \$125; however, the R&C fee for this service in her geographical area is \$100. Great-West Life uses the R&C limit to determine her claims reimbursement, as follows:

Massage therapy claim:	\$125
R&C limit:	\$100
Reimbursement:	\$100
Total out of pocket for Janet:	\$25 (amount above R&C limit)

Since R&C limits may change over time without notice, we encourage you to contact Great-West Life for a predetermination of benefits before starting a course of treatment. For more details, please refer to the summary of R&C limits on page 3.

Do you have questions that you would like addressed in future member updates? Email us at info@cupe-ewbt.ca.

Looking for more information on your benefits?

Start by reviewing the CUPE EWBT site at www.cupe-ewbt.ca. You'll also find more useful information on our plan providers' websites:

OTIP plan member website:
www.otip.com

Great-West Life's GroupNet for Plan Members:
groupnet.greatwestlife.com

If you still can't find what you're looking for...

For questions on eligibility and benefits costs, call OTIP Benefit Services at 1-866-783-6847, Monday to Friday, 8 a.m. - 8 p.m. EST; Saturday: 9 a.m. - 3 p.m. EST).

For questions on health and dental coverage and claims, call Great-West Life at 1-866-800-8058 (Monday to Friday: 8 a.m. - 7 p.m. EST).

Summary of 2018 Reasonable and Customary Charges (by province)

The chart below outlines the Reasonable and Customary charges for each type of healthcare practitioner by province.

Treatment Category	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL	NU	YT	NT
Athletic therapist	\$95	\$105	\$80	\$75	\$100	\$90	\$75	\$80	\$75	\$75	\$90	\$90	\$90
Chiroprapist	\$100	\$85	\$80	\$70	\$85	\$85	\$70	\$65	\$65	\$65	\$60	\$60	\$60
Chiropractor	\$60	\$65	\$50	\$50	\$65	\$55	\$60	\$65	\$60	\$55	\$75	\$75	\$75
Massage therapist	\$120	\$100	\$90	\$88	\$110	\$95	\$92	\$100	\$95	\$110	\$95	\$95	\$95
Naturopath	\$155	\$165	\$150	\$140	\$145	\$100	\$120	\$130	\$120	\$120	\$130	\$130	\$130
Osteopath	\$130	\$125	\$125	\$120	\$110	\$95	\$110	\$110	\$110	\$120	\$115	\$115	\$115
Physiotherapist	\$95	\$105	\$80	\$75	\$100	\$90	\$75	\$80	\$75	\$75	\$90	\$90	\$90
Podiatrist	\$100	\$85	\$80	\$70	\$85	\$85	\$70	\$65	\$65	\$65	\$60	\$60	\$60
Psychologist	\$200	\$190	\$160	\$180	\$225	\$150	\$170	\$170	\$165	\$170	\$173	\$173	\$173
Social worker	\$140	\$175	\$130	\$135	\$140	\$120	\$120	\$135	\$120	\$175	\$130	\$130	\$130
Speech therapist	\$140	\$145	\$120	\$130	\$190	\$130	\$125	\$120	\$120	\$120	\$120	\$120	\$120

For more information, please contact Great-West Life.

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.