



OECTA Employee Life and Health Trust Benefits Plan

As a newly employed member of the Ontario English Catholic Teachers' Association (OECTA), you may be eligible to enrol in the OECTA Employee Life and Health Trust (ELHT) Benefits Plan. The benefits plan includes:

- Basic Life and Accidental Death and Dismemberment (AD&D) benefits for yourself.
- Optional Life and AD&D benefits for yourself and your spouse, as well as, an Optional Child Life benefit.
- Extended Health Care coverage (out-of-country travel included) for yourself and your eligible family members.
- Dental Care coverage for yourself and eligible family members.

Basic Life and AD&D benefits are mandatory for all eligible active members. Health and dental benefits are mandatory for all eligible full-time members, and voluntary for eligible members employed less than full time.

What you can expect over the next few weeks

- If you are eligible for benefits, your school board will report your employment status to OTIP, the benefits plan administrator. Once that information is received and processed by OTIP, an **enrolment email** from OTIP will be sent to your **board email address** inviting you to enrol in your new benefits plan. You will have **31 days** to enrol by following the steps outlined in the email to complete your online enrolment for yourself and your family members.
- If you are responsible for paying for some or all your benefit costs, your initial premium payment may include retroactive premiums owing from the date your coverage takes effect, and the cumulative amount will be deducted. This may happen depending on when your enrolment information was received and processed.

For example, if you started an eligible permanent or long-term occasional position/contract on February 4 and your monthly premium is \$55, your total premium payment in March will be \$110.

If you do not complete the enrolment process by the date outlined in the enrolment email, you will be set up with the default coverage determined by the rules of your plan. The default coverage may be minimal, or in some cases, result in no coverage.

- If you select health coverage during your enrolment, your **benefits card** will be mailed to you.
- Your **benefits booklet** can be found in the **My Library** section of OTIP's secure member site which you can access after you have completed your enrolment.



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About the OECTA Employee Life and Health Trust (ELHT)

The OECTA ELHT Benefits Plan is sponsored and managed by the OECTA ELHT. The ELHT Board of Trustees has representatives from OECTA, the Ontario Catholic School Trustees Association (OCSTA) and the provincial government. The ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their families.

About OTIP

The OECTA ELHT Benefits Plan is administered by OTIP (Ontario Teachers Insurance Plan). OTIP is a not-for-profit organization dedicated to Ontario education workers; created and governed by Ontario's four education affiliates. OTIP Benefits Services Representatives are available to assist you with benefits enrolment, administration and claims questions. You can also access and make changes to your benefits and submit claims through OTIP's secure member website. Learn more at www.otip.com.

Questions?

You can find answers to the most commonly asked enrolment questions at www.otip.com/loginhelp.

If you have any questions after receiving your enrolment information, please contact OTIP Benefits Services at 1-866-783-6847.

If you do not receive a benefits enrolment email within three weeks of your first day in an eligible position with your school board, please contact OTIP Benefits Services at 1-866-783-6847.