

Your CUPE Education Workers' Benefits Trust (EWBT) Benefits Plan

Congratulations! As a school board employee, you may be eligible to enrol in the benefits plan sponsored and managed by the CUPE Education Workers' Benefits Trust (EWBT). This benefits plan includes:

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

Who is eligible?

You are eligible to participate in the CUPE EWBT Benefits Plan if you are:

- A permanent employee
- A casual/temporary employee with eligibility for benefits under your Collective Agreement

How much will it cost?

Your member share/cost is based on your regularly scheduled hours per week.

Benefit	Hours worked	Member share (% of benefits costs)
Health and Dental Includes prescription drugs, extended health care and dental care	15 hours or more per week	4%
	10 to < 15 hours per week	50%
	< 10 hours per week	100%
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance 2X annual earnings	15 hours or more per week	0% Mandatory coverage
	10 to < 15 hours per week	50%*
	< 10 hours per week	100%*
Optional Life (Member, Spouse, Child)	N/A	100%
Optional AD&D (Member and Spouse)	N/A	100%
<ul style="list-style-type: none"> • *Basic Life and AD&D insurance will be funded by the CUPE EWBT and mandatory if a member selects health and/or dental coverage. • Basic Life and Basic AD&D coverage are based on earnings. • Optional Life and Optional AD&D coverage are based on amounts chosen and approved. You will see the premium costs during the enrolment process. 		

Monthly member costs (Sales tax is included in these costs.)

As of March 1, 2018	4%	50%	100%
Health – Single	\$5.88	\$73.56	\$147.12
Health – Family	\$14.30	\$178.80	\$357.59
Dental – Single	\$2.26	\$28.25	\$56.50
Dental – Family	\$5.49	\$68.66	\$137.33

If I am eligible as a casual/temporary employee and choose not to enrol in the plan, when can I enrol again?

If you are eligible as a casual/temporary employee and choose not to enrol in the plan, your next opportunity to enrol is when you become permanent. You must contact OTIP to enrol within 31 calendar days. If your funding level increases due to an increase in your regularly scheduled hours per week, OTIP will send you an enrolment event to complete.

How do I enrol in the plan?

OTIP will send an **enrolment email** to your **school board email address** to invite you to enrol in the CUPE EWBT Benefits Plan. Simply follow the steps outlined in the email to complete your enrolment for yourself and if applicable, your eligible family members. As part of the enrolment process, any premium costs that you pay will be displayed. You will have 31 days from the date of the enrolment email to complete your enrolment.

I don't have access to a computer. How do I enrol?

You can contact OTIP Benefits Services at 1-866-783-6847 for help.
Hours of operation: Monday to Friday, 8 a.m. to 7 p.m.

What if English is not my first language? Can someone help me?

Our Benefits Services Representatives speak several languages. When you call OTIP Benefits Services, let us know your preferred language and we will do our best to help you.

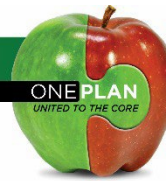
What if I do not enrol in time?

To ensure you have benefits, you need to complete the enrolment process by the date in the enrolment email. If you do not, you will **not** have coverage. If you want health benefits later, you will need to provide proof of good health (evidence of insurability) and be approved by Canada Life. For dental benefits, your coverage will be limited to \$200 for the first 12 months per insured person.

NOTE: Canada Life has the right to decline health coverage for you and/or your family members/dependants.

What happens after I enrol?

If you select health coverage, a benefits card will be mailed to you within 10 business days after you have enrolled. When you are at the pharmacy or at the dentist's office, you can provide your benefits card and they can submit your claims directly to the claims payor.



I don't have much funding for benefits now. Can I join later when my funding level goes up?

Yes, when your funding level increases, you can enrol in the plan. An email will be sent to you at that time.

NOTE: If you are already working 15 or more hours per week, you are eligible for full funding for health and dental with a 4% member share of the benefit costs. If your hours increase from your current 15 hours per week and you wish to apply for health/dental coverage, you will be considered a 'late applicant.' See '**What if I do not enrol in time?**' for more information on being a late applicant.

How do I find out more information about my benefits coverage?

- You can go to www.cupe-ewbt.ca/benefits to view your **CUPE EWBT Benefits Booklet** (detailed) or **CUPE EWBT Benefits Guide** (summary)
- You can also find your benefits booklet on GroupNet (Canada Life website)

Questions?

You can find answers to the most commonly asked questions about the enrolment process and benefits plan at www.otip.com/enrolmenthelp. If you have any questions after receiving your enrolment information, please contact OTIP Benefits Services at 1-866-783-6847.