



## 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

### What if I am eligible as a casual/temporary employee and then become permanent?

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 or have increased your regularly scheduled hours that increase your funding level.

**I have been told that I will have to pay 50% of the benefits costs, because I have a .5 (half time) job at the school board. Employees working half time have always had to pay half of the benefit costs.**

The rules for member cost share that were in place before March 1, 2018 **are no longer valid**. The CUPE EWBT sets the eligibility rules and member premium share for the CUPE EWBT Benefits Plan. See the charts below for member premium share and monthly member costs.

### How much will it cost?

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

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

**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

**How do I enrol in the plan?**

An **enrolment email** from OTIP will be sent to your **school board email address**, inviting 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 dependants. 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 5 p.m. (8 a.m. to 8 p.m. after COVID-19 restrictions end)

**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?**

If you do not complete the enrolment process by the completion date in the enrolment email, you will **not** have coverage. If you want health and/or dental benefits later, you will need to provide proof of good health (evidence of insurability) and approval from the insurer. This could limit your coverage (dental \$200 for the first 12 months per insured person), or you/your dependants may be denied coverage for those benefits.

**What happens after I enrol?**

If you have selected 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 give them your benefits card so they can submit your claims directly.

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

Yes, you will have opportunities to enrol as your funding levels increase. 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 cost. If your hours increase and you wish to apply for health/dental coverage at that time, you will be treated as a "late applicant".)

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

- You can go to [www.cupe-ewbt.ca/benefits](http://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](http://www.otip.com/enrolmenthelp). If you have any questions after receiving your enrolment information, please contact OTIP Benefits Services at 1-866-783-6847.