



# Your OSSTF ELHT Benefits Plan



As an OSSTF member, you may be eligible to enrol in the OSSTF Employee Life and Health Trust (ELHT) Benefits Plan. The benefits plan includes:

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

Basic Life and Basic AD&D benefits are mandatory for all eligible active members regardless of full-time equivalent (FTE) level.

Health and Dental benefits, and Optional Life and Optional AD&D benefits are voluntary for all eligible active members. If you elect to participate in the Health and/or Dental benefits, you will be responsible for the payment of the required member contributions from your eligibility date go forward. After your election for participation in Health and/or Dental benefits has been processed, eligible claims incurred on or after your eligibility date can be submitted for processing and payment.

## ABOUT OSSTF BENEFITS

The benefits plan is sponsored and managed by the OSSTF Benefits ELHT. The ELHT Board of Trustees has representatives from OSSTF, the Ontario Public School Boards' Association and the provincial government. The ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their families. Learn more at [www.osstfbenefits.ca](http://www.osstfbenefits.ca).

## PUTTING YOU FIRST

The OSSTF ELHT Benefits Plan is a plan tailor-made for eligible OSSTF members and one that provides you and your family with valuable financial protection. For more information about the benefits plan, including who is eligible, enrolment deadlines, member contributions and FAQs, go to [www.osstfbenefits.ca](http://www.osstfbenefits.ca).

Once eligible members have enrolled, full plan details, eligible expenses, exclusions, how to make claims, and the specifics of member premium contributions are available on OTIP's secure member website at [www.otip.com](http://www.otip.com).

The benefit year starts September 1 and ends on August 31, except where otherwise indicated. The plan has no overall deductibles or waiting periods. Certain restrictions, limitations and exclusions will apply.

## ABOUT THIS GUIDE

This quick reference guide is intended to provide you with a brief overview of the OSSTF ELHT Benefits Plan and is not intended to be comprehensive. If there is a discrepancy between the information in this guide and the benefits booklet, the terms and details of the benefits booklet apply.



## OVERALL BENEFITS PLAN

|                                  |   |
|----------------------------------|---|
| <b>Funding</b>                   | <ul style="list-style-type: none"> <li>✓ Health and Dental premiums are 94% paid by the OSSTF ELHT for eligible active 1.0 FTE members</li> <li>✓ Funding is pro-rated for eligible active members less than 1.0 FTE (the difference in premium is member-paid)</li> <li>✓ Basic Life and Basic AD&amp;D premiums are 100% paid by the OSSTF ELHT</li> <li>✓ Optional benefit premiums are member-paid</li> <li>✓ If you are a long-term occasional (LTO) teacher, Adult Day teacher or long-term assignment education worker, visit <a href="http://www.osstfbenefits.ca/faqs/#who-is-eligible">www.osstfbenefits.ca/faqs/#who-is-eligible</a> to learn more about your eligibility</li> </ul> |
| <b>What you are eligible for</b> | <ul style="list-style-type: none"> <li>✓ Mandatory Basic Life and Basic AD&amp;D for all eligible <b>active</b> members</li> <li>✓ Voluntary Health and Dental for all eligible active members</li> </ul>   |
| <b>Lifetime maximum</b>          | ✓ Unlimited (except where stated)   |
| <b>Reimbursement</b>             | ✓ 100% (except where stated and subject to reasonable and customary limits when provided by a licensed practitioner)  |
| <b>End of coverage</b>           | ✓ Benefits coverage ends the earlier of: (1) when the member retires/resigns or (2) they are no longer eligible (e.g. end of eligible LTO assignment)   |
| <b>Benefits year</b>             | ✓ Starts on September 1 and ends on August 31, except where otherwise indicated   |



## BASIC LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE (AD&D)

|   |   |
|---|---|
| <b>Basic Life</b>   | <ul style="list-style-type: none"> <li>✓ 2x annual salary to \$400,000 maximum</li> <li>✓ 50% reduction at age 65</li> </ul>  |
| <b>Basic AD&amp;D</b>                                     | ✓ Coverage matches Basic Life amount  |
| <b>Member/Spousal Optional Life and Optional AD&amp;D</b> | <ul style="list-style-type: none"> <li>✓ Member and Spousal Life and AD&amp;D coverage up to \$400,000 (units of \$10,000)</li> <li>✓ Member-paid, based on gender and age</li> </ul> |
| <b>Child Optional Life</b>                                | ✓ Child Optional Life coverage up to \$25,000, member-paid  |



## PRESCRIPTION DRUGS

- ✓ Pay-direct benefits card
- ✓ Prescription formulary, including life-sustaining drugs
- ✓ Mandatory generic substitution (lowest cost therapeutic equivalent drug)
- ✓ Mandatory participation in the Specialty Drug Care program
- ✓ Dispensing fee maximum based on reasonable and customary limits (currently \$12)
- ✓ Maintenance medications limited to 6 dispensing fees/prescription/12 months
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Preventive vaccines
- ✓ Fertility drugs up to \$18,000 lifetime maximum
- ✓ Sexual dysfunction drugs \$500/benefit year



## VISION CARE

- ✓ Glasses, contact lenses and laser eye surgery
- ✓ \$500 maximum every 2 benefit years
- ✓ Eye exam once every 2 benefit years



## HOSPITAL

- ✓ Semi-private hospital room
- ✓ Includes costs for semi-private room in private OHIP-funded facilities

## PARAMEDICAL



(\$ Maximum/benefit year; reasonable and customary costs)

Services must be provided by practitioners who are licensed, certified or registered with the appropriate authority in the location in which the service was provided.

|  |   |   |
|--|---|---|
| <b>Chiropractor</b>  | ✓ | Up to \$750/benefit year                          |
| <b>Dietitian/Nutritionist</b>  | ✓ | Up to \$300/benefit year combined                 |
| <b>Massage Therapist</b>   | ✓ | Up to \$750/benefit year (with doctor's referral) |
| <b>Naturopath</b>  | ✓ | Up to \$750/benefit year                          |
| <b>Osteopath</b>   | ✓ | Up to \$500/benefit year                          |
| <b>Physiotherapist</b>   | ✓ | Up to \$1,500/benefit year                        |
| <b>Podiatrist/Chiropodist</b>  | ✓ | Up to \$300/benefit year combined                 |
| <b>Psychologist</b>  | ✓ |   |
| <b>Psychotherapist</b>   | ✓ |   |
| <b>Registered Family Therapist</b>   | ✓ |   |
| <b>Registered Social Worker</b>  | ✓ | Up to \$2,000/benefit year combined               |
| <b>Registered Clinical Therapist</b>   | ✓ |   |
| <b>Registered Psychoanalyst</b>  | ✓ |   |
| <b>Psychologist Associate under supervision of a Registered Psychologist</b> | ✓ |   |
| <b>Speech-Language Pathologist</b>   | ✓ | Up to \$1,000/benefit year combined               |
| <b>Communicative Disorders Assistants</b>                                    | ✓ |   |

## TRAVEL MEDICAL (OUTSIDE OF CANADA)



|  |   |                                     |
|--|---|-------------------------------------|
| <b>Emergency medical services</b>                    | ✓ | 100%                                |
|  | ✓ | Up to 60 days/trip                  |
|  | ✓ | \$5 million lifetime maximum/person |
| <b>Referred medical services available in Canada</b> | ✓ | 50%                                 |
|  | ✓ | \$3,000 maximum/3 calendar years    |

The summary of benefits is also available on the OSSTF Benefits website at [www.osstfbenefits.ca](http://www.osstfbenefits.ca).

## MEDICAL SUPPLIES AND SERVICES



|                                   |   |  |
|-----------------------------------|---|--|
| <b>Ambulance</b>                  | ✓ | Transport to nearest facility  |
|                                   | ✓ | Includes air ambulance   |
| <b>Glucometers</b>                | ✓ | Up to \$150/benefit year   |
| <b>Hearing aids</b>               | ✓ | Up to \$4,000/4 benefit years  |
| <b>Orthotics</b>                  | ✓ | Up to \$750/benefit year   |
| <b>Orthopaedic shoes (custom)</b> | ✓ | Up to a maximum of 2 pairs/benefit year, and up to a maximum of \$500/pair |
| <b>Orthopaedic shoes (stock)</b>  | ✓ | Up to \$500/benefit year, including modifications and adjustments          |
| <b>Private duty nursing</b>       | ✓ | Up to \$50,000/benefit year  |
| <b>Surgical Stockings</b>         | ✓ | 6 pairs/benefit year   |
| <b>Wigs</b>                       | ✓ | Up to \$500/lifetime   |

## DENTAL INSURANCE



|  |   |  |
|--|---|--|
| <b>Fee guide</b>                       | ✓ | Current fee guide for general practitioners for province of residence  |
| <b>Basic Dental</b>                    | ✓ | 100% of check-ups, X-rays, fillings, other   |
|  | ✓ | Recall exams: once every 9 months  |
|  | ✓ | Full exams and X-rays once every 24 months   |
| <b>Periodontic/Endodontic services</b> | ✓ | 100% of root canals and related services   |
|  | ✓ | 100% of scaling, root planing, gum treatments, etc.  |
|  | ✓ | 10 units of scaling and root planing combined/benefit year   |
| <b>Major restorative services</b>      | ✓ | 80% of crowns, bridges, inlays, onlays, dentures, \$4,000 maximum/benefit year   |
|  | ✓ | Crown, onlays or denture replacement once every 3 benefit years  |
|  | ✓ | Implants are not eligible. If an implant is elected, and a denture or bridge would produce adequate results for the condition, the plan will pay the cost of the expense and any related services at a cost equal to the least expensive cost of a denture or bridge |
| <b>Orthodontics</b>                    | ✓ | 50% coverage for adults and children   |
|  | ✓ | \$3,500 lifetime maximum   |



# What you can expect to receive over the next few weeks if you are eligible for benefits:

## ENROLLING IN THE PLAN

- Within 3-4 weeks of meeting your eligibility criteria, 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 calendar days from the date that you receive this enrolment email to complete your enrolment for yourself and your family members.**

If you do not receive an enrolment email within 3-4 weeks of meeting your eligibility criteria, please contact OTIP Benefits Services at 1-866-783-6847.

## BENEFIT PREMIUMS

During the enrolment process, any monthly premium costs that you will be required to pay (if applicable) will be displayed. Once you complete your enrolment into the plan, 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 member-paid monthly premium is \$55, your total premium payment in March will be \$110.

If premiums are not received, your benefits coverage will be suspended.

## YOUR BENEFITS CARD AND BOOKLET

After you have completed your enrolment:

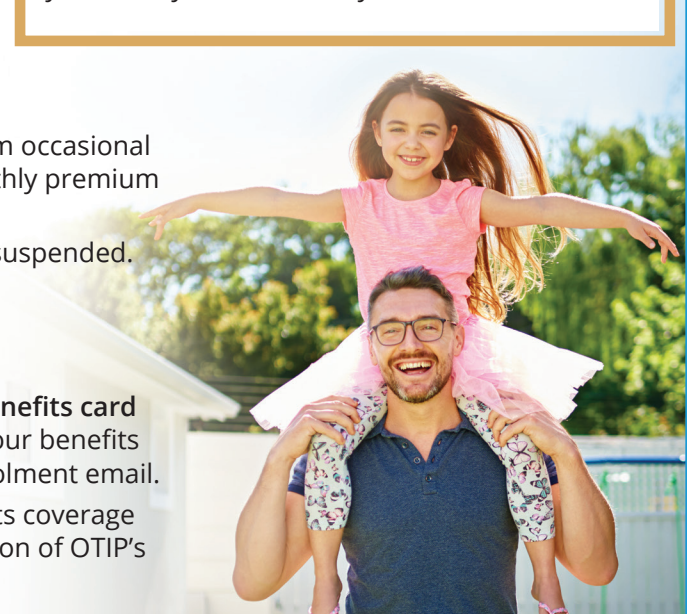
- If you elected to participate in the Health benefits, your **benefits card** will be mailed to you. If you would like to print a copy of your benefits card prior to this, please follow the instructions in the enrolment email.
- You will be able to check out the full details of your benefits coverage by accessing your **benefits booklet** in the **My Library** section of OTIP's secure member site.

## IMPORTANT

If you do not complete the enrolment by the date outlined in the enrolment email, you will only be covered for Basic Life and Basic AD&D benefits.

You may also be considered a late applicant if you apply for Health and Dental benefits in the future. As a late applicant, Dental benefits will be subject to a \$200 maximum for your first 12 months of coverage.

For Health benefits, proof of good health (evidence of insurability) will be required for assessment. If approved, Health benefits will be implemented on the date of approval. However, based on the assessment of the evidence of insurability, Health benefits for yourself and/or your family members may be denied.



## ABOUT OTIP

The OSSTF 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 your benefits enrolment, administration and claims questions. You can access and make changes to your benefits and submit claims through OTIP's secure member site. Learn more at [www.otip.com](http://www.otip.com).

## QUESTIONS?



You can find answers to the most commonly asked enrolment questions at [www.otip.com/loginhelp](http://www.otip.com/loginhelp). Further information about OSSTF Benefits and frequently asked questions about the plan are available at [www.osstfbenefits.ca](http://www.osstfbenefits.ca).



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

# Exclusive Perks & Promotions for OTIP Members: 2020-2021



As a member of the Ontario education community, you dedicate your life to putting others first. At OTIP, we're dedicated to putting you first!  
**Check out our latest contests, promotions and exclusive offers that are just for you:**



## Get the scoop!

Be the first to know about OTIP's new contests, special offers, insurance news & more! Subscribe to our electronic communications and you will be entered for a chance to win a \$500 gift card of your choice.

**Enter today: [OTIPinsurance.com/subscribe](https://www.otipinsurance.com/subscribe)**



## We've got your back!

Car or home insurance renewing soon? Contact OTIP to discover the exclusive savings that you are eligible for. Plus, get a \$20 gift card of your choice when you get a quote from OTIP!\*

**Get a quote at: [OTIPinsurance.com/20-gift-card](https://www.otipinsurance.com/20-gift-card)  
or call 1-844-291-7231 and mention this offer.**



## We're HERE, to get you THERE!

Enter for your chance to WIN \$10,000 in CASH! Plus, there are also 2x \$500 VIA Rail gift cards available to be won.

**Enter today: [OTIP.com/get-you-there](https://www.otip.com/get-you-there)**



## Discover Edvantage, your exclusive savings program!

Planning a vacation or need a day at the spa? Renovating your home? Looking for a break on your phone bill? Edvantage can help you save on these and so much more!

**Start saving today: [Edvantage.ca/save-today](https://www.edvantage.ca/save-today)**



## OTIP Bursary

The OTIP Bursary Program awards \$1,500 to students attending post-secondary school in the fall as a means of helping to offset the costs of post-secondary education. The student is eligible to apply, or you, as an OTIP member can apply on their behalf.

**Visit [OTIP.com/bursary](https://www.otip.com/bursary) for more information.**



## School Sponsorship

OTIP's Sponsorship of School Projects and Initiatives Program (SSPI) is an opportunity for our members to submit a video application for the chance to win \$5,000 towards their project or initiative. These member-led school projects or initiatives support learning, provide an enriched experience and help those in need. This program runs from November to March and winners are announced each spring.

**Visit [OTIP.com/school-project](https://www.otip.com/school-project) for more information.**



## OTIP Support Staff Worker Awards

The OTIP Support Staff Worker Awards recognizes the vital role played by educational support staff in Ontario's schools. This \$1,000 award and certificate of recognition honours outstanding support staff who are integral in maintaining safe, clean and welcoming environments.

**Visit [OTIP.com/supportstaffaward](https://www.otip.com/supportstaffaward) for more information.**



## Retire with ARM

OTIP offers free retirement resources to all members, including educators and support staff. Learn about transitioning into retirement and your health, dental, and travel insurance options with OTIP's in-person workshops, online webinars and retirement podcast.

**Find out more about OTIP's retirement workshops and webinars: [OTIP.com/plan-with-ARM](https://www.otip.com/plan-with-ARM)**