

Your OCEW Benefits Plan



As a newly employed member of the Ontario Council of Educational Workers (OCEW), you may be eligible to enrol in the OCEW Benefits Plan. The benefits plan includes:

- Basic Life and Basic 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 Basic 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.

ABOUT THE OCEW BENEFITS PLAN

The OCEW Benefits Plan is sponsored and managed by the OCEW, which has representatives from your union, school board and the provincial government.

PUTTING YOU FIRST

The OCEW Benefits Plan is a plan tailor-made for eligible OCEW members and one that provides you and your family with valuable financial protection.

The benefit year starts on September 1 and ends on August 31, except where otherwise indicated. Certain restrictions, limitations and exclusions will apply. In the event of your death before retirement, family members continue health and dental coverage at no charge for 12 months.

The plan is administered by OTIP, a not-for-profit organization dedicated to Ontario education workers, and created and governed by the four education affiliates.

ABOUT THIS GUIDE

This quick reference guide is intended to provide eligible members with a brief overview of the OCEW 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 in the benefits booklet apply.

OVERALL BENEFITS PLAN



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|-------------------------|---|
| Funding | <ul style="list-style-type: none">✓ Health and Dental benefits are 100% paid by OCEW for eligible members working full time✓ Funding is pro-rated for members working less than full time (difference is member-paid)✓ Basic Life and Basic Accidental Death and Dismemberment (AD&D) insurance are 100% paid by OCEW for eligible permanent members✓ Optional Life insurance for permanent full-time or part-time members is member paid |
| Who is eligible | <ul style="list-style-type: none">✓ Permanent Members: Health, Dental, Life, and AD&D insurance, are available for all permanent full-time or part-time members.✓ Contract Members: Health and Dental benefits are available for contract members with contracts four months or longer. Contracts less than four months are not eligible for coverage, unless the contract is extended for more than four months for the same job position. In this case, coverage begins the first day of the 5th month. |
| Lifetime maximum | ✓ Unlimited (except where stated) |
| Reimbursement | ✓ 100% (except where stated) |

BASIC LIFE AND ACCIDENT INSURANCE



- | | |
|--|---|
| Basic Life and AD&D | <ul style="list-style-type: none">✓ 2x annual salary✓ Maximum \$500,000✓ Ends at the end of the month the member retires |
| Member Optional Life and Optional AD&D | <ul style="list-style-type: none">✓ Coverage up to \$500,000 (units of \$10,000)✓ Ends earlier of age of 65 or the end of the month the member retires✓ Member-paid, rates based on gender and age |
| Spousal Optional Life and Optional AD&D | <ul style="list-style-type: none">✓ Coverage up to \$400,000 (units of \$10,000)✓ Terminates earlier of the end of the month the member retires or spouse reaching age 65✓ Member-paid, rates based on gender and age |
| Child Optional Life | <ul style="list-style-type: none">✓ Child Optional Life coverage in units of \$5,000 up to \$25,000✓ Member-paid |

PRESCRIPTION DRUGS



- ✓ Pay-direct benefits card
- ✓ \$25 single/\$50 family deductible
- ✓ Prescription formulary, including life-sustaining drugs
- ✓ Generic substitution (lowest cost therapeutic equivalent drug)
- ✓ Mandatory participation in the Specialty Drug Care program
- ✓ Dispensing fee maximum of \$10
- ✓ Preventative vaccines
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Sexual dysfunction drugs \$500/benefit year
- ✓ Fertility drugs covered up to \$20,000/lifetime

PARAMEDICAL



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

Chiropractor	✓	\$750 plus 1 X-ray per year
Massage Therapist	✓	\$750 (with doctor's referral)
Naturopath	✓	
Christian science practitioner	✓	\$750 combined
Osteopath	✓	\$750
Physiotherapist	✓	\$750 (with doctor's referral)
Podiatrist/Chiropodist	✓	\$750
Psychologist	✓	\$1,000 combined
Registered social worker	✓	(doctor's referral)
Psychotherapist	✓	required for
Clinical counsellor	✓	Psychologist and
Psychoanalyst	✓	Psychotherapist)
Speech-language pathologist	✓	\$750 combined
Communicative disorders assistants	✓	(with doctor's referral)

VISION CARE



- ✓ Glasses, contact lenses and laser eye surgery
- ✓ \$400 maximum every 2 benefit years

HOSPITAL



- ✓ Semi-private hospital room
- ✓ Includes cost for semi-private room in private OHIP-funded facilities
- ✓ \$20/day to a maximum of 120 days per illness for chronic care coverage

TRAVEL MEDICAL (OUTSIDE OF CANADA)



Emergency medical services	✓	100%
	✓	Up to 60 days/trip
	✓	\$5 million/lifetime/person
Referred medical services not available in Canada	✓	50%
	✓	\$3,000 maximum/3 calendar years

MEDICAL SUPPLIES AND SERVICES



Ambulance	✓	Transport to nearest facility
	✓	Includes air ambulance
Hearing aids	✓	\$2,500/5 benefit years
Orthotics	✓	
Orthopaedic shoes (custom)	✓	\$300/benefit year combined
Private duty nursing	✓	\$25,000/benefit year
Surgical Stockings	✓	10 pairs/benefit year
Wigs	✓	\$1,000 every 60 months

DENTAL INSURANCE



Fee guide	✓	Current year's fee guide for province of residence
Maximum	✓	\$3,000/benefit year maximum combined with Basic Dental, Major Restorative services and dentures, Periodontic and Endodontic services
Basic Dental	✓	100% of check-ups, X-rays, fillings, other
	✓	Recall exams: once every 9 months for dependants age 21 and over; once every 6 months for dependants under age 21 for all recall services
	✓	Complete oral exam, one per 36 months
	✓	Full-mouth or panoramic x-rays, one per 24 months
Periodontic/Endodontic services	✓	100% of root canals and related services
	✓	100% of scaling, root planing, gum treatments, etc.
	✓	18 units of scaling and root planing combined/benefit year
Major restorative services/ Dentures	✓	80% of crowns, bridges, dentures, inlays, onlays
	✓	Crown, onlays or denture replacement once every five benefit years; onlay replacements once every 60 months
Orthodontics	✓	50% coverage for adults and children
	✓	\$3,000/lifetime for orthodontics

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

STEP 1

An **enrolment email** from OTIP will be sent to your board email address, inviting you to enrol in your new benefits plan. Simply follow the steps outlined in the email to complete your enrolment for yourself and/or your eligible family members.

During enrolment, any monthly premium costs that you will be required to pay will be displayed online. Any applicable monthly premiums will be retroactive to the first day of your eligible assignment and benefits coverage will also be retroactive to the first day of your eligible assignment.

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.

Premiums will be deducted from your bank account starting on the 10th of the following month.

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

IMPORTANT

You must complete the enrolment within 31 days of receiving the enrolment email.

If you do not complete your enrolment by the deadline indicated in the enrolment email, you will be set up with the default coverage determined by the rules laid out in your benefits plan. The default coverage may be minimal, or in some cases, result in no coverage.

STEP 2

After you have completed your enrolment:

- 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.



ABOUT OTIP

The OCEW 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 questions about the benefits plan 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.



Exclusive Perks & Promotions for OTIP Members

As a member of the Ontario education community, you make a difference. At OTIP, we exist to make a difference in your life by helping you protect the things you care about: your family, your health, your home and your car. **Check out our latest contests, promotions and exclusive offers that are just for you:**



Wellness programs

We understand that your wellness journey is uniquely your own. You and your eligible family members can access our wellness programs and resources, 24/7 and 100% confidential.

With our wellness programs, you can:

Do a self-assessment to understand your risk for mental health disorders. Get started with **FeelingBetterNow®**.

Manage stress, anxiety, burnout, and depression. Learn how with **Starling Minds**.

Get support for alcohol/substance use. Check out **ALAVIDA TRAIL**.

You can access these wellness programs and resources at: OTIP.com/wellness-programs



Exclusive discounts on car and home insurance, and more!

Protecting the Ontario education community is our only purpose. We'll shop the market to find the best insurance policy that fits your individual needs, as well as your budget.

Plus get a \$20 gift card when you get a quote!

Get a quote at:

**OTIPinsurance.com/insurancediscounts
or call 1-844-291-7231**

Don't forget to mention the gift card offer.



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Sweepstakes

Participate in our latest giveaway for a chance to win BIG!

Enter today: OTIP.com/sweepstakes



Let's recognize and celebrate together

You can help recognize outstanding members in our education community by nominating them for an OTIP award.



OTIP Support Staff Worker Awards



OTIP Teaching Awards



We also offer **academic bursaries of \$1,500** to students attending post-secondary school in the fall.

Visit OTIP.com/Why-OTIP/Giving-Back to find out more about these programs.



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!

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Retire with RTIP

RTIP offers the most flexible retiree health, dental, and travel insurance for the Ontario education community. Learn more about your options and transition to retirement with our free webinars, in-person retirement workshops, and valuable online resources.

Visit OTIP.com/plan-with-RTIP to learn more, register for a workshop, or apply for a plan online.

Check out OTIP.com for additional insurance products and services



Life



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