

CUPE EDUCATION WORKERS' BENEFITS TRUST

ONE PLAN
UNITED TO THE CORE

Working through implementation

Our new benefits plan for active members started on March 1, 2018, and the extended enrolment period ended on April 6, 2018. As with any large-scale implementation, the process was bound to have some bumps in the road. We understand there are still a number of unresolved issues with members who have contacted OTIP or the Trust and are unable to complete their enrolment (due to incorrect or missing information on file, system issues, etc.). Rest assured, we continue to work with our plan providers to resolve these issues and get our benefits plan running smoothly.

Q: What if I missed the enrolment deadline?

A: If you were unable to enrol by the deadline due to unresolved issues, and you have notified OTIP or the CUPE EWBT of those issues, you will not be required to provide evidence of good health when you enrol.

And make sure to hold on to your receipts! Once you've successfully enrolled in the CUPE EWBT benefits plan, any eligible claims will be paid retroactive to March 1, 2018, regardless of your enrolment date.

If you simply missed the deadline, "late applicant" rules may apply - meaning you and any covered dependents may need to provide evidence of good health (which must be approved by the insurer) in order to be covered. Dental coverage will be limited to \$200 per person in the first year. If you don't qualify for benefits, you and your dependents will not have coverage.

Q: I'm coordinating benefits with my spouse; however, my reimbursement is still lower than the full amount of my claim. Why is this?

A: Coordinating benefits with your spouse can help you maximize your claims reimbursement; however, reasonable and customary (R&C) limits still apply to the total claim amount. In other words, if your total claim amount is higher than the R&C limit for that service, you will only be reimbursed up to the R&C limit (which varies based on your province of residence).

For example, let's say your spouse goes for a massage, which costs \$150. The R&C limit for massage therapy in your province is \$105. His plan reimburses \$80. You can submit the remaining \$70 to the CUPE EWBT benefits plan as a coordination of benefits claim. Because the total claim can only be reimbursed up to the \$105 R&C limit, you will only receive an additional reimbursement of \$25.

Why do R&C limits matter? They play an important role in making sure our plan isn't overpaying for the healthcare services members receive, and help ensure providers aren't taking advantage of coordination of benefits. They also help cut down on abuse and fraud by providers.

Going to the dentist? Your dentist needs your full address (including the correct postal code) when submitting your dental claim! Make sure to confirm your address on file with your dentist to ensure your claim can be properly submitted. Any errors or missing information may cause a delay or denial of claims payment.

Important info for retirees/pre-retirees

As you may be aware, an agreement has been reached between CUPE, the Ontario government and the Council of Trustees' Associations to adopt a province-wide benefits plan for eligible CUPE members in the education sector - including retirees, members who are actively working and those on leave.

Please note that the May 1, 2018 transition date for retirees has been postponed, as a significant issue has arisen with the implementation of the CUPE Education Workers' retiree benefits plan. At this time, we are unable to give a firm date for transition to the new plan. Please contact your Board for continued coverage.

Q: I'm retiring soon. Can I join the CUPE EWBT retiree benefits plan then?

A: Only retirees who retired on or before February 28, 2018, and had retiree benefits coverage through their Board as of that date, are eligible to join the CUPE EWBT retiree benefits plan. However, there are other options for obtaining retiree benefits coverage available in the market. Make sure to thoroughly investigate your options.

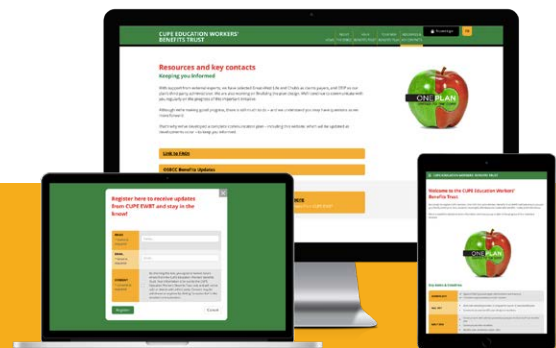
Q: Where can I get more information on my retiree benefits plan?

A: As soon as the transition date has been finalized, you will receive a welcome kit with more details on your benefits - including a *Benefits Guide* and instructions on how to enrol in the plan. You will also find useful information and resources at www.cupe-ewbt.ca.

If there are other questions you would like addressed in future updates, please send them to info@cupes-ewbt.ca.

Want to keep up to date on the latest benefits plan news?

Make sure to register for updates at www.cupe-ewbt.ca to stay in the know!



A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply.