

# CUPE EDUCATION WORKERS' BENEFITS TRUST

*One plan – United to the core*

80 Commerce Valley Drive East, Suite 1  
Markham, Ontario L3T 0B2



February 8, 2018

Dear CUPE Local 1310 member,

## **Re: Important benefits changes as of March 1, 2018**

We're writing today to share some important changes to your benefits starting March 1, 2018.

As you know, today, your benefits are provided through Industrial Alliance and managed at the Local level through a Benefits Committee. **Starting March 1, 2018, you will receive your Life, Health and Dental benefits through the CUPE Education Workers' Benefits Trust (CUPE EWBT) instead.**

The CUPE EWBT is an employee life and health trust established specifically to provide benefits for eligible CUPE workers in the province. Here are some more details on how your benefits will be handled going forward.

### **Life, Health and Dental**

You will become a member of the CUPE EWBT benefits plan as of the March 1, 2018 transition date. OTIP will be your new plan administrator. Great-West Life will be your claims payer for Life, Health and Dental benefits, and CHUBB will be your insurance carrier for Accidental Death & Dismemberment (AD&D).

For more information on the CUPE EWBT benefits plan – including coverage, rates and limits – please refer to the **CUPE EWBT benefits guide**.

### **Long-Term Disability (LTD) and Healthcare Spending Account (HCSA)**

As noted above your Life and Health and Dental benefits are moving to CUPE ELHT effective March 1<sup>st</sup>, but what about your Long-Term Disability (LTD) Coverage and Health Care Spending Account?

Well, your Long Term Disability Coverage and Health Care Spending Account will also be changing to Great West Life effective March 1, **but in a separate plan from the CUPE ELHT**. You will be automatically enrolled in the LTD plan and payroll deductions will continue at the same rate.

If you become disabled before March 1, 2018 your LTD coverage will remain with Industrial Alliance. If your date of disability is *after* that date, your LTD coverage will move to Great-West Life.

Your HCSA will be transferred to GWL and you will receive information on how to claim shortly. Account balances are being transferred, so for example, if, by March 1, 2018, you've spent \$200 of your total HCSA amount (\$300), the remaining \$100 will be transferred to your new account with Great-West Life.

### **Next Steps**

To help ensure a smooth transition for our members, your current benefits arrangements will continue until the new plan is in place. This means, **for Health and Dental you can still make and submit claims to your current benefits plan for expenses incurred up to end of day on February 28, 2018.**

We are committed to open, transparent communications as we navigate this transition, and we want to make sure you have all the information you need to understand what's changing and why. For more details and helpful resources, please visit the CUPE EWBT website at [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca).

If you have any further questions on this change and how it impacts you, please contact Anne Thomas; athomas@eckler.ca or Megan Taylor at mtaylor@eckler.ca

Eric Couture

President

CUPE Local 1310