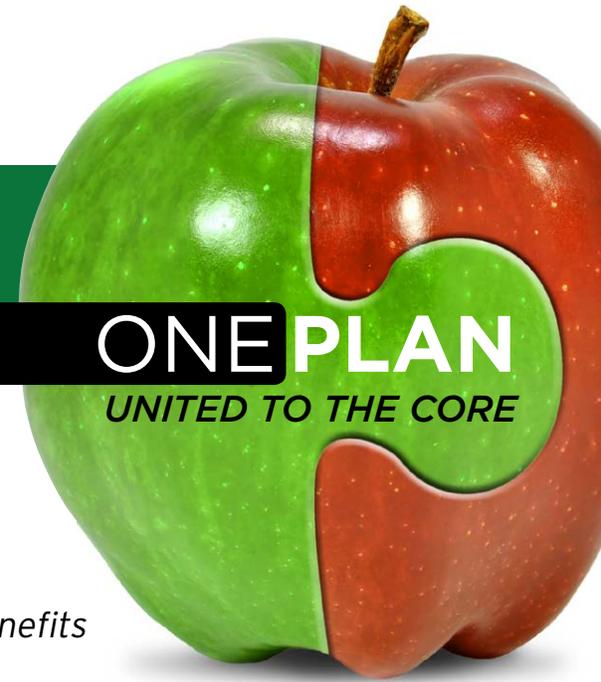


# CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

## Spotlight on paramedicals and AD&D

*Learn more about your coverage for these important benefits*

### What you need to know about paramedical services

The CUPE EWBT benefits plan offers comprehensive coverage for paramedical services to support your physical and mental well-being - think massage therapy, chiropractic and psychotherapy, for example. Eligible claims for paramedical services are reimbursed at 100%, up to either an individual maximum or a combined maximum (depending on the type of service).

Here is an overview of your paramedical coverage under the CUPE EWBT benefits plan for the benefit year (September 1, 2018 to August 31, 2019):

REIMBURSEMENT: 100%	MAXIMUM
<b>Chiropractor</b>	• \$500/benefit year
<b>Massage Therapist</b>	• \$500/benefit year
<b>Naturopath</b>	• \$500/benefit year
<b>Osteopath</b>	• \$500/benefit year
<b>Physiotherapist Occupational Therapist Athletic Therapist</b>	• \$1,500/benefit year combined
<b>Podiatrist/Chiropodist</b>	• \$500/benefit year combined
<b>Psychologist Psychotherapist Registered Marriage and Family Therapist Registered Social Worker</b>	• \$750/benefit year combined
<b>Speech-Language Pathologist Audiologist</b>	• \$500/benefit year combined

You don't need a referral from your doctor to claim these services. Most paramedical claims can be submitted to Great-West Life online or using the mobile app; you can also find claim forms on Great-West Life's **GroupNet for Plan Members** or by logging into OTIP's secure plan member website at [www.otip.com](http://www.otip.com) and selecting "My Claims."

Remember, claims for paramedical services are subject to **Reasonable and Customary (R&C) limits** - the normal range of fees for services in a given geographical area. If you use a paramedical practitioner who charges more than the R&C limit, you'll need to pay the remainder out of pocket. To find out the R&C limits for a particular service in your area, contact Great-West Life.

## Understanding AD&D

Your Accidental Death and Dismemberment (AD&D) coverage provides important protection for you and your family in the event of a serious accident or accidental death. Chubb is our AD&D provider.

If you're regularly scheduled to work more than 17.5 hours a week - or if you're regularly scheduled to work less than that but selected Health and/or Dental coverage - your Basic AD&D and life insurance is paid by the CUPE EWBT. Basic AD&D matches your Basic Life amount. The CUPE EWBT plan provides coverage of two times your annual earnings, up to \$400,000, which ends when you retire.

To get Optional Member and/or Spousal AD&D coverage, you need to apply for Optional Life first. You can buy Optional Life for yourself and/or your spouse, up to \$300,000 each, in units of \$10,000. Optional Life and AD&D is 100% member-paid.

You can apply for Optional Life at any time; however, you'll need to provide evidence of insurability and be approved by Great-West Life before your coverage will take effect. Once approved, a matching amount of AD&D is provided. Member Optional coverage ends when you retire; Spousal Optional coverage ends when you retire or your spouse reaches age 65 (whichever comes first).

## Don't forget to designate a beneficiary!

Beneficiary forms must be printed, signed and submitted to OTIP. This will enable the insurance company to pay the benefits to your beneficiaries without the delay of settling your estate. It also ensures that your estate won't be reduced by additional probate fees, and that the insurance money is provided to your beneficiaries tax-free.

In the event of your death, your AD&D benefit is paid to the beneficiary you named for life insurance. If AD&D benefits are paid as a result of a serious accident, payment will be made directly to you.

To review your current beneficiary or make changes, login to OTIP's secure plan member website at [www.otip.com](http://www.otip.com) and select "My Benefits."

## Have questions?

**For questions about your paramedical coverage or claims**, call Great-West Life at 1-866-800-8058, visit Great-West Life's **GroupNet for Plan Members**, or login to OTIP's secure plan member website at [www.otip.com](http://www.otip.com) and select "My Claims."

**For information on making an AD&D claim**, contact OTIP Benefit Services at 1-866-783-6847.

**For questions on AD&D benefit details**, contact Chubb at [Canada.ChubbLife@chubb.com](mailto:Canada.ChubbLife@chubb.com).



### 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. The CUPE EWBT Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.