

## CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

### Your questions, our answers

*From plan eligibility to benefits costs,  
here's what you need to know*

As we move toward our new transition date of March 1, 2018, we continue to provide regular updates to make sure you understand what's changing. This update addresses some frequently asked questions about the CUPE EWBT.

#### **Q: Who's eligible for the CUPE EWBT?**

**A:** The CUPE EWBT will provide benefits to eligible:

- members at work;
- members on approved leaves; and
- retirees.

Health and Dental coverage is available for members at work or on leave. Full Life insurance coverage is available only for members who are actively at work on the plan's effective date (March 1, 2018).

If you are on an approved leave and are on waiver of premium with your current carrier on that date, your Life insurance will remain with that carrier. Otherwise, you will have the opportunity to enrol for Life insurance coverage when you return to work.

#### **Q: When can I enrol in the CUPE EWBT benefits plan?**

**A:** Welcome kits will be mailed to eligible members starting on January 8, 2018, including details on how and when you can enrol. The enrolment period will run from February 5, 2018 to March 23, 2018. You *must* enrol by March 23, 2018 to be covered under the CUPE EWBT benefits plan.

#### **Q: How much are my benefits costs?**

**A:** The CUPE EWBT benefits plan was designed to ensure its long-term sustainability, so there is a premium share for members. The benefits costs you'll need to pay will depend on how many hours you've been regularly scheduled to work each week, and whether you select Health and/or Dental coverage.

#### **ASK US:**

**I'm a retiree...will I be eligible for benefits under the CUPE EWBT?**

You must be a member of a Board retiree benefits plan by February 28, 2018 to be eligible for benefits under the CUPE EWBT retiree benefits plan. Not all Boards offer retiree benefits, so if you're considering retiring soon, please check with your Board to better understand your options.

**Scenario #1**

**You're scheduled to work 17.5 hours or more per week**

- Basic Life and Accident Insurance (AD&D) are included at no cost to you

*You will pay....*

- 4% of Health and/or Dental costs

**Scenario #2**

**You're scheduled to work from 10 to up to 17.5 hours per week**

*If you select Health and/or Dental coverage...*

- Basic Life and AD&D are included at no cost to you

*You will pay....*

- 50% of Health and/or Dental costs

*If you do NOT select Health and/or Dental coverage, you have the option of selecting Basic Life and AD&D, for which you will pay...*

- 50% of Basic Life and AD&D costs

**Scenario #3**

**You're scheduled to work 10 hours per week**

*If you select Health and/or Dental coverage...*

- Basic Life and AD&D are included at no cost to you

*You will pay....*

- 100% of Health and/or Dental costs

*If you do NOT select Health and/or Dental coverage, you have the option of selecting Basic Life and AD&D, for which you will pay...*

- 100% of Basic Life and AD&D costs

Any Supplemental or Optional coverage for Life insurance or AD&D - whether it's for you, your spouse or a child - is 100% member-paid.

**Q: What happens if I've been pre-approved under my current plan for certain medications or dental treatments that will continue past March 1, 2018?**

**A:** Great-West Life will honour any prescription drugs or dental treatment plans that have been pre-approved under your current plan by other insurance carriers. However, starting March 1, 2018, the CUPE EWBT plan provisions (i.e., co-insurance and maximums) will apply.

**Q: How will my current plan maximums integrate with the new plan maximums?**

**A:** Your current plan maximums will apply until February 28, 2018. On March 1, 2018, the maximums will reset based on the maximums in the CUPE EWBT benefits plan - except for orthodontics, which is a lifetime limit. Please note that, from March 1, 2018 to August 31, 2018, paramedical practitioner maximums will be pro-rated for the shorter plan year.

**Remember, you should still make and submit claims to your current Board benefits plan for expenses incurred up to February 28, 2018.**

And make sure to register for CUPE EWBT updates at [www.cupe-ewbt.ca/resources](http://www.cupe-ewbt.ca/resources) 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.