

# Putting your health first

Welcome to the CUPE Education Workers' Benefits Trust (CUPE EWBT) benefits plan. It's tailor-made for eligible CUPE education sector employees, designed to protect you and your family.

Full plan details – including who is eligible, enrolment deadlines, what's covered and what's not – are available on the CUPE EWBT website at [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca), as well as on OTIP's secure member website after you have enrolled.

The benefits plan is funded by the CUPE EWBT. However, members are required to pay a share of the monthly cost based on the number of regularly scheduled hours of work per week. Certain restrictions, limitations and exclusions will apply. In the event of your death before retirement, family members can 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's education workers.

Great-West Life is the insurance carrier for CUPE EWBT and is responsible for assessing and processing health and dental claims.

Chubb is responsible for assessing and processing accidental death and dismemberment (AD&D) claims.

## Questions?

**For enrolment, eligibility, life coverage or premiums**

Call OTIP: 1-866-783-6847

**For health or dental coverage & claims**

Call Great-West Life: 1-866-800-8058

**For general inquiries**

Email [info@cupe-ewbt.ca](mailto:info@cupe-ewbt.ca)

## Reasonable & customary limits

The plan covers customary charges for the indicated services and supplies. All covered services and supplies must represent reasonable treatment.

Treatment is considered reasonable if it is accepted by the Canadian medical profession, it is proven to be effective, and it is of a form, intensity, frequency and duration essential to diagnosis or management of the disease or injury.

## About this guide

This quick reference guide is intended to provide you with a brief overview of the new CUPE EWBT benefits plan and is not intended to be comprehensive. If the information in this guide differs from the benefits booklet, the terms and details of the benefits booklet apply. Please refer to the benefits booklet for full plan terms and details, available on the CUPE EWBT website at [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca). 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.

## Eligibility and premium share

All permanent CUPE members are eligible to participate in the new CUPE EWBT benefits plan, as well as those casual or temporary employees eligible under their Collective Agreement.

Benefit	Hours worked	Member share (% of benefits costs)*
<b>Health &amp; Dental (including prescription drugs and extended health)</b>	17.5 or more hours/week	4%
	10 to <17.5 hours/week	50%
	<10 hours/week	100%
<b>Basic Life &amp; Accident Insurance (AD&amp;D)</b>	17.5 or more hours/week	0% (paid by EWBT)
	10 to <17.5 hours/week	50%*
	<10 hours/week	100%*
<b>Optional Life (Member, Spouse, Child)</b>	n/a	100%
<b>Optional AD&amp;D (Member and Spouse)</b>	n/a	100%
<b>Lifetime maximum</b>	• Unlimited (except where noted)	
<b>Reimbursement</b>	• 100% (except where noted), and may be subject to reasonable and customary limits	

\*Life and AD&D will be funded by the CUPE EWBT if a member selects health and/or dental coverage.

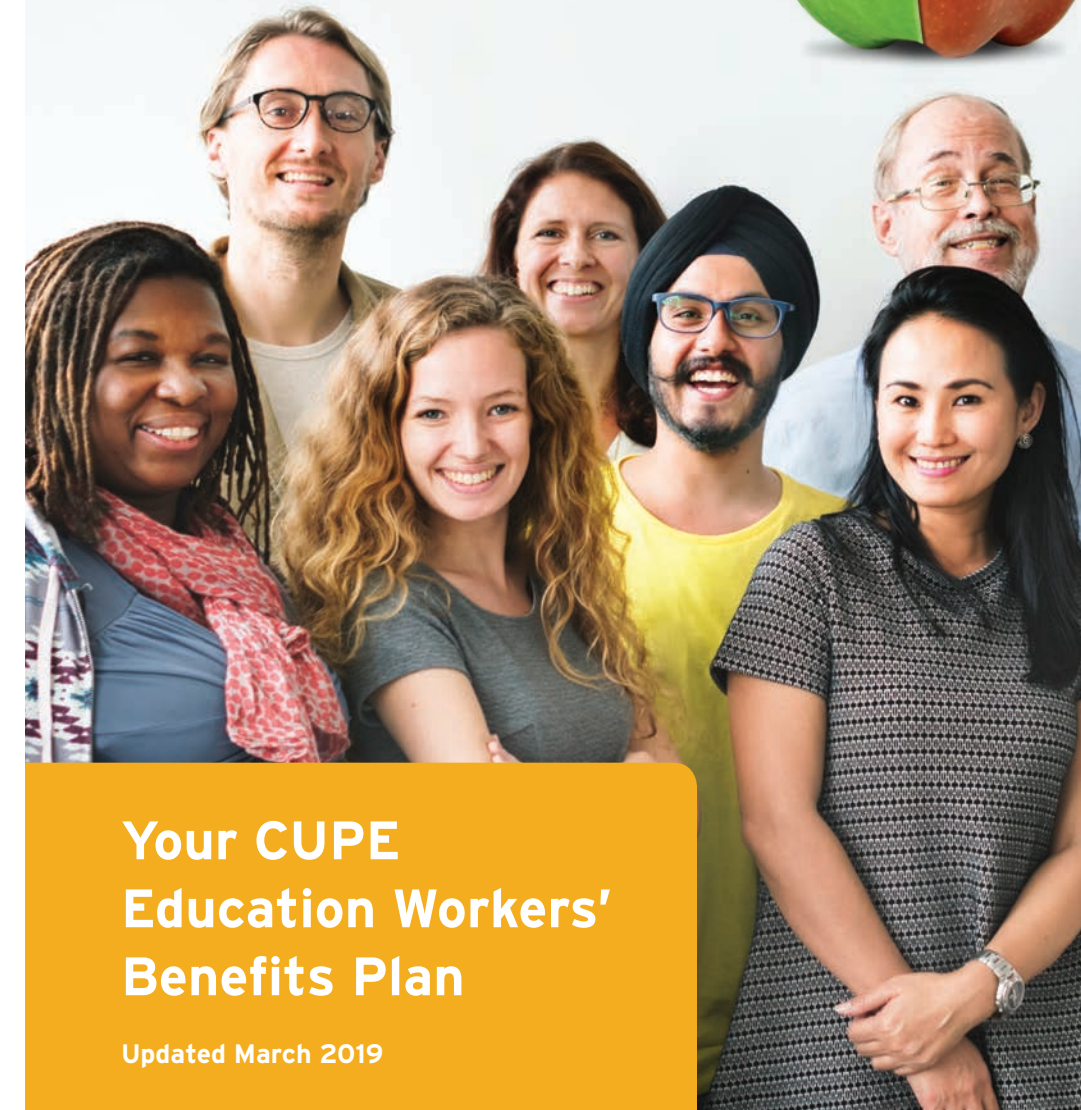
## Monthly member costs As of March 1, 2018

	4%	50%	100%
<b>Health - Single</b>	\$5.88	\$73.56	\$147.12
<b>Health - Family</b>	\$14.30	\$178.80	\$357.59
<b>Dental - Single</b>	\$2.26	\$28.25	\$56.50
<b>Dental - Family</b>	\$5.49	\$68.66	\$137.33

Sales tax is included in these costs.

CUPE EDUCATION WORKERS' BENEFITS TRUST

ONE PLAN  
UNITED TO THE CORE



Your CUPE  
Education Workers'  
Benefits Plan

Updated March 2019



PLAN ADMINISTERED BY OTIP  
[www.otip.com](http://www.otip.com) • 1-866-783-6847



## Prescription Drugs




- 100% reimbursement on eligible drug costs, no annual maximum, no deductible
- Mandatory generic substitution (lowest-cost generic equivalent drug) – appeal available in special cases
- Prescription drug plan, including eligible life-sustaining drugs
- Pay-direct benefits card
- \$11 dispensing fee maximum
- Maintenance medications limited to 6 dispensing fees/benefit year
- Preventative vaccines
- Sexual dysfunction drugs up to \$300/benefit year
- Fertility drugs up to \$12,000 lifetime maximum

## Dental Insurance



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|---|---|
| <b>Fee guide</b>                                  | • Current fee guide for province of treatment   |
| <b>Basic, periodontic and endodontic services</b> | <ul style="list-style-type: none"> <li>• 100% of check-ups, X-rays, fillings, other related procedures</li> <li>• Recall exams: once every 9 months for adults; 6 months for children under 19</li> <li>• 12 units of scaling combined with root planing per 12 rolling months</li> </ul> |
| <b>Major services</b>                             | <ul style="list-style-type: none"> <li>• 60% of bridges, crowns, dentures, inlays, onlays</li> <li>• Bridge, crown or denture replacement once every 5 rolling years</li> <li>• \$2,500 maximum/benefit year</li> </ul>   |
| <b>Orthodontics</b>                               | <ul style="list-style-type: none"> <li>• 50% coverage for adults and children</li> <li>• \$3,000 lifetime maximum</li> </ul>  |

 Please note, the benefit year is from September 1 to August 31. Rolling months are consecutive months from the date of purchase.

## Paramedical Services



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</b>	
<b>Occupational Therapist</b>	• \$1,500/benefit year combined
<b>Athletic Therapist</b>	
<b>Podiatrist/Chiropodist</b>	• \$500/benefit year combined
<b>Psychologist</b>	
<b>Registered Marriage and Family Therapist</b>	• \$750/benefit year combined
<b>Registered Social Worker</b>	
<b>Registered Psychotherapist</b>	
<b>Speech-Language Pathologist</b>	• \$500/benefit year combined
<b>Audiologist</b>	

## Hospital



- 100% of semi-private hospital room

## Vision Care



- Glasses, contact lenses and laser eye surgery
- \$450 maximum/24 rolling months
- Eye exams: \$120 maximum/24 rolling months (separate from overall maximum)

## Travel Assistance



- 100% of emergency medical services outside of Canada
- Up to 60 days/trip
- \$1 million maximum/trip

## Medical Services and Supplies



100% reimbursement on the following:	
<b>Ambulance</b>	• Transport to and from nearest hospital • Includes air ambulance
<b>Blood glucose monitors</b>	• \$150/12 rolling months
<b>Hearing aids</b>	• \$1,000/60 rolling months
<b>Diabetic supplies, insulin pumps</b>	• \$2,000 maximum/60 rolling months
<b>Custom-made orthotics</b>	• \$700 maximum for 1 pair/24 rolling months
<b>Custom-made orthopaedic shoes</b>	• \$500 maximum for 1 pair/12 rolling months
<b>Private duty nursing</b>	• \$25,000/36 rolling months
<b>Surgical stockings</b>	• 2 pairs/12 rolling months
<b>Wigs</b>	• \$1,000 lifetime maximum

## Life and Accidental Death and Dismemberment (AD&D)



- |  |   |
|--|---|
| <b>Basic Life and AD&amp;D (Member only)</b> | <ul style="list-style-type: none"> <li>• 100% paid by the CUPE EWBT</li> <li>• 2x annual earnings up to \$400,000 maximum</li> <li>• Ends on retirement</li> <li>• AD&amp;D coverage matches Basic Life amount</li> <li>• Includes waiver of premium to age 65 for disabled members</li> </ul>  |
| <b>Member Optional Life and AD&amp;D</b>     | • Member Optional and Spousal Optional Life and AD&D coverage up to \$300,000 (units of \$10,000)   |
| <b>Spousal Optional Life and AD&amp;D</b>    | • 100% member-paid, premiums based on gender, age and smoking status  |
| <b>Child Optional Life</b>                   | <ul style="list-style-type: none"> <li>• Member Optional coverage ends on member's retirement</li> <li>• Includes waiver of premiums to age 65 for disabled members</li> <li>• Spousal Optional Life coverage ends on member's retirement or when spouse reaches age 65, whichever comes first</li> <li>• AD&amp;D coverage matches the Member and/or Spousal Life amount</li> <li>• Child Optional Life coverage in units of \$5,000 to \$25,000 maximum, member-paid</li> </ul> |