



2025 Q2 Member Newsletter (June update)

Rates and Reminders

June 2025

www.cupe-ewbt.ca

CUPE Education Workers' Benefits Trust

La Fiducie d'avantages sociaux des travailleuses et des travailleurs de l'éducation du SCFP

Summer's Just Around the Corner!

As the school year winds down, we want to make it easy for you to head into summer without lingering to-dos, so you can enjoy a well-earned break with peace of mind.

Over the past year, your Trustees have worked closely with the Trust's advisers to support both immediate needs and long-term sustainability. We've made several refinements to our CUPE EWBT benefits plan while also taking steps to protect the financial health of the Trust for the future. That said, the Trust's financial outlook continues to present challenges.

This month's update outlines:

- Changes to monthly member premiums for Basic and Supplemental Life Insurance and Health and Dental coverage;
- A reminder to confirm your over-age dependents with OTIP;
- An opportunity to register for the *Starling Minds: Mindfulness for Stress Relief* webinar. It's happening in August, but registering now means you'll automatically get a reminder just before the event, so it won't fall off your radar over the summer.
- OTIP's bringing a new digital experience your way this summer!

Wishing you good health and a safe summer,

The Board of Trustees

Plan Updates and Coverage Reminders

Monthly member premiums are changing: effective September 1, 2025

To keep the Trust running smoothly, we regularly review how much money is coming in versus how much money is going out. It's all about finding the right balance of managing rising healthcare costs and inflation and remaining focused on the Trust's ability to provide the benefits and coverage that matter most to our members.

While this year's changes to the cost of Health and Dental coverage are two-fold, they may still not be enough to ensure the sustainability of our plan for the long term. And so, we are continuing to look at other options that may have a greater positive impact on the Trust's sustainability.

Effective on September 1, 2025, you can expect:

- A decrease to Basic Life Insurance and Supplementary Life Insurance premiums;
- An increase to the monthly member cost-share (percentage of benefits costs) for members working 15 hours or more per week;
- Increases to the monthly member premium for Health and Dental coverage.

Basic and Supplemental Life Insurance

The current premiums for Basic and Supplemental Life Insurance will decrease slightly effective September 1, 2025. The premiums paid to our insurer Canada Life, including tax, will change from \$0.232 to \$0.214 per \$1,000 of coverage per month.

What the monthly member premium decrease means for you

Your Basic Life Insurance is **100% paid by the CUPE EWBT***. However, it is considered a taxable benefit to you. Therefore, effective the 2025 tax year and beyond you will see a slight decrease in the taxable benefit amount you currently pay.

	Annual earnings of \$40,000	Annual earnings of \$60,000
Basic Life Insurance (2x annual earnings)	\$80,000	\$120,000
New monthly premium	\$17.11	\$25.66
Change to the taxable benefit amount	-\$17.40 per year (-\$1.45 per month)	-\$26.16 per year (-\$2.18 per month)

*This applies to members with a 4% monthly member cost-share. Members with a 50% or 100% monthly member cost-share, that do not elect health and dental, are responsible for 50% or 100%, respectively, of their Basic Life Insurance premium.

Supplemental Life Insurance is 100% member-paid.

If you have Supplemental Life Insurance coverage you will also see a change to this member-paid Supplemental Life Insurance premium cost.

Here's an example:

Supplemental Life Insurance amount	\$30,000	\$60,000
Change to the premium cost of coverage	-\$6.48 per year (-\$0.54 per month)	-\$12.96 per year (-\$1.08 per month)

To learn more about your life insurance coverages, visit <https://www.cupe-ewbt.ca/benefits>, or call OTIP Benefits Services at 1-866-783-6847.

NOTE:

Any change in the cost of your Supplemental Life Insurance premium will be reflected on your September 15, 2025, pre-authorized debit.

Health and Dental

Last year, Health and Dental monthly member premiums increased – only the second increase to premiums since the inception of the plan in 2018.

After lengthy considerations, **members may this year experience cost increases in two ways.**

The increase in the monthly member cost-share percentage for Health and Dental coverage and to the monthly member premiums helps keep member contributions in line with current cost realities.

1. Change to the Monthly Member Cost-Share (the percentage of benefits costs).

- Members working 15 hours or more per week will see a monthly member cost-share percentage increase from 4% **to 5.25%**.
- The monthly member cost-share for members working 10 to 15 hours per week, or fewer than 10 hours per week, will continue to contribute 50% or 100% respectively.

2. Monthly member premiums are increasing for all members, regardless of your monthly member cost-share percentage.

The table below shows how your monthly member cost-share and/or your monthly member premiums will change on September 1, 2025 (reflected on your September 15, 2025, OTIP pre-authorized bank deduction). The numbers in the table *include* sales tax.

	Monthly Member Cost-Share (% of benefits costs) and Monthly Member Premium					
	4%	5.25%	50%		100%	
	Current	New	Current	New	Current	New
Health – Single	\$6.92	\$9.54	\$86.51	\$90.83	\$173.01	\$181.66
Health – Family	\$16.82	\$23.18	\$210.27	\$220.77	\$420.52	\$441.55
Dental – Single	\$3.92	\$5.40	\$48.95	\$51.40	\$97.89	\$102.78
Dental – Family	\$9.51	\$13.11	\$118.96	\$124.91	\$237.92	\$249.83

Over-age Dependents' (OADs) Student Status for 2025–26

Each year, members need to confirm the student status for their eligible over-age dependent(s) if they are 21 and under age 26 and are a student. This confirmation applies to the coming school year.

- OTIP sends an overage recertification communication detailing how to confirm your OAD's student status for the 2025-26 school year.
- Reminders were sent on June 7th and June 17th.
- **You must confirm their status by August 30, 2025, or their coverage will end at 11:59 p.m. ET on that day – don't delay!**

If you have an OAD who can't support themselves...

...due to a physical or mental health disorder, they may still qualify for coverage as a disabled dependent.

To be eligible, their condition must have started before age 21—or before age 26 if they were a full-time student; and it must have continued since that time.

If your dependent no longer qualifies under the usual age limits, contact OTIP Benefits Services within **31 days** to learn about your options and next steps.

Are You Leaving or Retiring from your current job?

If **your answer is yes**, then you'll want to know more about how your CUPE EWBT benefits are affected. There will be some "to dos" to add to your list, and you can learn more about each of them by [visiting the Job Changes page on this website](#).

Did you know that once your employment ends:

- Your coverage ends – the exact date depends on the reason you're leaving your job
- Your access to OTIP and My Canada Life at Work accounts ends when your benefits coverage ends

Your to-do list

1. [Visit the Job Changes page on this website](#) and learn all there is to know about leaving your job so you don't miss any important deadlines!
2. Reach-out to OTIP by calling OTIP Benefits Services at **1-866-783-6847**.
 - You may be eligible to convert your Life and AD&D insurance policies to private insurance policies as long as you act within 60 calendar days of the end of your coverage.
3. Log in to My Canada Life at Work *before* your last day of work:
 - Save a PDF of your claims history for future reference
 - Submit any outstanding claims by the applicable deadline
4. Update your preferred email address to a personal email with OTIP so you don't miss important emails that include critical actions you need to take.

Get Started (or, Keep Going!) on your Well-Being Journey with Starling Minds®

The Starling Minds Mental Fitness Program helps members manage stress, anxiety, burnout, depression, and substance use through comprehensive and confidential online cognitive behavioural therapy (CBT) – helping you take control before symptoms escalate, all in the comfort and privacy of your own safe space:

- 24/7 access to training sessions, self-guided exercises, and
- a supportive, stigma-free community.

OTIP is proud to partner with [Starling Minds®](#) to offer **free wellness webinars** designed to help you care for your physical, mental, and emotional health. Webinars just like the upcoming Mindfulness for Stress Relief webinar on August 5!

To attend the Starling Minds webinars, you'll need to [register for Starling Minds](#), or log in at otipraeo.starlingminds.com.

Do it today – when you automatically get the webinar reminder in August, you'll be happy you did!

A Better Way to Connect with OTIP? It's Coming This Summer.

OTIP's commitment to great service is always evolving, and something new is on the way!

This summer, CUPE EWBT members will get access to a refreshed digital experience with OTIP, making it even easier for you to manage your coverage, and ensure your insurance needs are met. We'll be sharing more information about the benefits of OTIP's refreshed experience as they become available, so stay tuned!