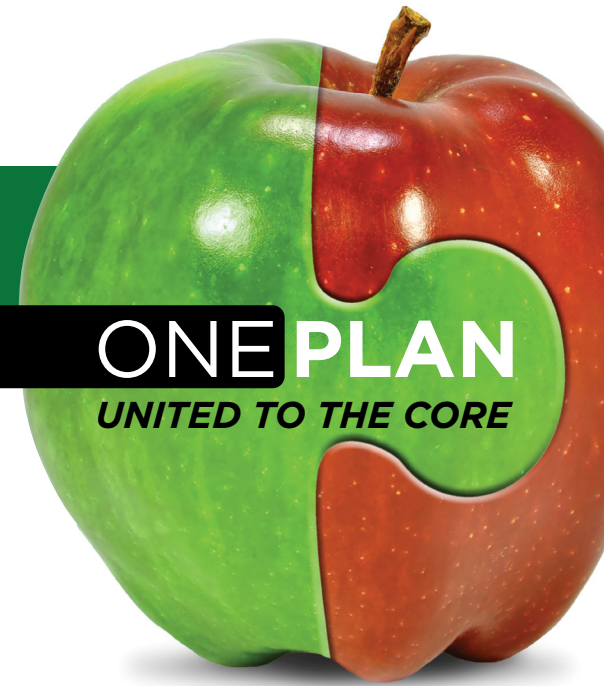


# CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

## Continuing coverage when you need it

Learn more about your benefits and leaves of absence

Particularly during times of uncertainty like these, you may be wondering how your benefits coverage is impacted - especially if you are off work for an extended period.

**IMPORTANT:** For information on COVID-19 and your benefits coverage, please see [this update](#) about a contribution holiday.

Rest assured, your coverage under the CUPE EWBT benefits plan continues during most leaves of absence. The premium share remains the same and, in some cases, you can continue your coverage on a member-paid basis after the paid duration ends.

The chart below shows different types of leaves and what happens with your benefits during that time.

Type of leave/layoff	Your contributions remain unchanged until	Option to continue coverage at 100% member paid after initial coverage period
Paid sick leave - 11 days	End of sick leave	No
Short-term disability (STD) - 120 days	End of STD	No
Long-term disability (LTD)	24 months	Yes, until end of LTD claim
WSIB leave	24 months	Yes, until end of WSIB claim
Personal leave/Unpaid sick leave or medical leave	60 days	Yes, for up to 22 months
School break layoffs (10-month employees)	Regular layoff period	No
Other layoffs	60 days	Yes, for up to 22 months
Maternity/parental leave	Up to 18 months	No
Other statutory leaves (e.g., compassionate care leave)	Duration of leave	No
Secondments or "exchanges"	Indefinite	No
Deferred leaves	12 months	No

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## Understanding Life insurance and AD&D

Your CUPE EWBT benefits plan includes Life insurance and Accidental Death and Dismemberment (AD&D) coverage to give you and your family peace of mind during the most difficult times.

Basic Life and AD&D of 2 times your annual salary, up to a maximum of \$400,000, and is fully paid by the CUPE EWBT if you are working 15 permanent hours per week or more.

Keep in mind, if your Basic Life AD&D coverage is completely paid by the CUPE EWBT, coverage is mandatory, and you can't opt out.

If you are working less than 15 hours per week and elect health and/or dental coverage (at 50% or 100% member premium share), your Basic Life and AD&D coverage is fully paid by the CUPE EWBT. If you do not elect health and/or dental coverage you will have the option to pay for your Basic Life and AD&D coverage.

You can also buy Optional Life and AD&D insurance for you and your spouse, as well as Optional Life for your children, on a 100% member-paid basis:

- Optional Life and Spousal Life insurance is available in units of \$10,000, up to a maximum of \$300,000
- Optional AD&D matches the Optional Life amount.
- Optional Child Life insurance is available in units of \$5,000, up to a maximum of \$25,000.

If you go on disability leave, you can apply to waive the Life insurance premium until you return to work or reach age 65. Basic and Optional Life insurance, and AD&D ends on the last day of the month you retire.

## Important news and reminders

**Contribution holiday** - In light of the COVID-19 pandemic and to aid our members who may be experiencing financial challenges, a 3-month contribution holiday has been approved for all members with active coverage. This means no benefit premiums will be collected for April, May or June.

In June, we will re-evaluate the situation and decide whether to extend the contribution holiday for up to an additional 3 months.

**Financial counselling available to members** - In these difficult times, you may be experiencing financial stress, or need some tips or resources to help you manage your budget.

Canada Life is offering members an opportunity to speak with a certified credit counsellor, free of charge,

until June 30, 2020. The service is done over the phone and is conducted by the Credit Counselling Society, a non-profit organization. You can reach the Credit Counselling Society at 1-888-527-8999 or visit their [website](#) for more information.

**Update your preferred email address** - Don't miss out on the most recent plan communications! Your default email address on file with OTIP is your school board email; however, you can change it to an email of your choice. Are you on leave or secondment, or retiring soon? If you don't have daily access to your school board email, it's especially important to change your email address on file.

On the home page of [My Benefits](#) (OTIP's Member Access site), click on *Review/Update My Email Information*. Choose an email account that you check

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regularly to ensure you don't miss any important benefits communications.

**Please note, this does not change your email address with Canada Life.** To change your email on [GroupNet for Plan Members](#), click on profile in the drop down menu in the top right corner and select Update Notification Email Address.

**The CUPE EWBT office has moved** - Our new mailing address is 175 Commerce Valley Drive West, Suite 350, Thornhill, ON, L3T 7P6.

You will find an updated CUPE EWBT Claims Review & Appeals Policy (and Claim Appeal Form) with the new address [here](#).

**Designating a beneficiary** - Naming a beneficiary (or beneficiaries) is important because it directs where the funds from your Life insurance policy will go if you pass away. If you haven't named a beneficiary(ies), that money is paid to your estate, where it can be subject to taxes and used for debt repayment. There can also be complications over who receives what sum.

It's a good idea to review your designation once a year or whenever you have a major life event (such as marriage, divorce or birth of a child) to ensure the right recipient(s) is in place.

You can complete the Beneficiary Designation form online during benefits enrolment or by updating your beneficiary in [My Benefits](#) after you login to the OTIP Website at [www.otip.com](http://www.otip.com).

**If your beneficiary is a minor**, you must appoint a trustee. The insurer(s) will pay any Life, Health and Dental benefits owing to the minor beneficiary to the appointed trustee. The trustee will hold the benefits in trust until the minor reaches age 18. If there is no trustee appointed (and no guardian is appointed by the

court), the benefits will be paid into court and then to the minor when they reach age 18. Contact OTIP at 1-866-783-6847 for a Trustee Appointment form.

**In the case of an incapacitated beneficiary**, a trustee is not mandatory but is recommended. As above, if there is no trustee, benefits will be paid to the court, and the CUPE EWBT will be required to ensure a proper trustee is appointed. If communicating with an incapacitated beneficiary through a third party is necessary, the CUPE EWBT requires prior written authorization from the member, or proof that the third party has Power of Attorney.

### Have questions or need more information?

Start with the CUPE EWBT [website](#). You'll also find more details and helpful resources on our plan providers' websites:

**OTIP secure plan member website:**  
[www.otip.com](http://www.otip.com)

**Canada Life GroupNet for Plan Members:**  
[www.canadalife.com](http://www.canadalife.com)

For questions on Health, Drug, Dental and Travel Assistance coverage or claims, call Canada Life's dedicated CUPE EWBT line at 1-866-800-8058 (Monday to Friday, 8 a.m. - 8 p.m. EST). You'll get faster service through this number than through the general line.

For questions on benefits eligibility and costs, contact OTIP Benefit Services at 1-866-783-6847 (same hours of operation).

### 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.