



# CUPE EDUCATION WORKERS' BENEFITS TRUST

Q1 Member Newsletter | February 2021



## Wishing you a New Year of good health and wellbeing

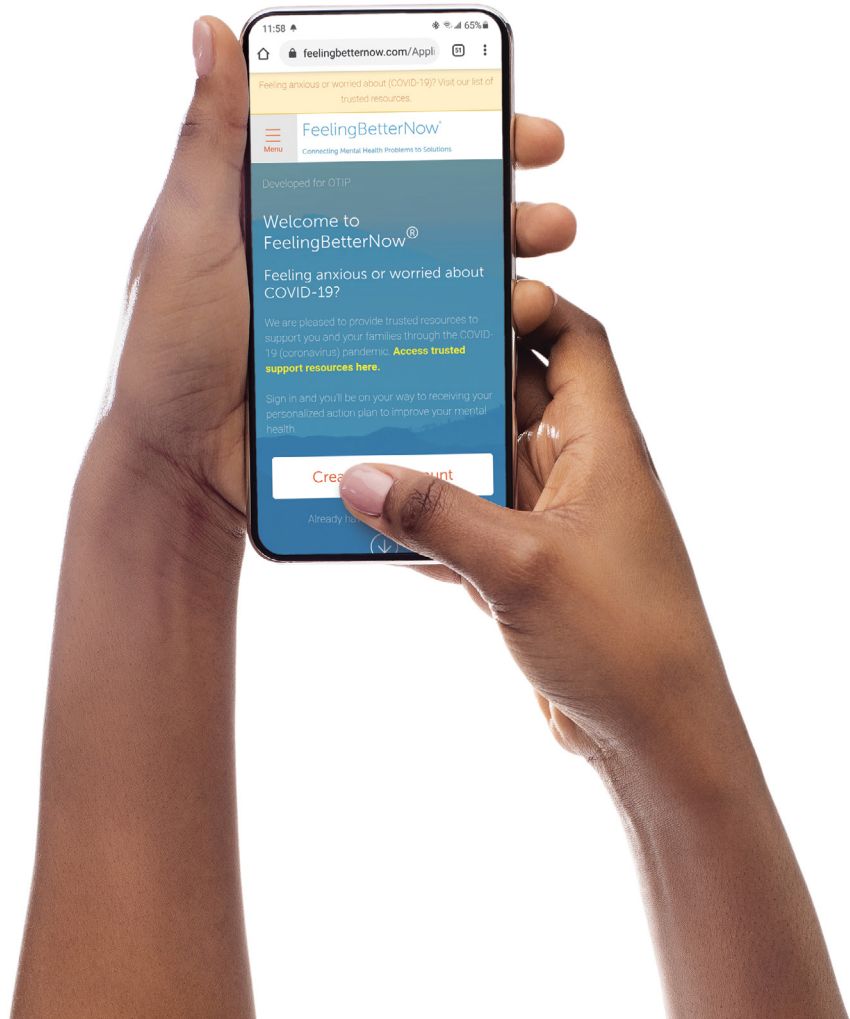
With the month of January already behind us, time seems to be moving as quickly as ever! Our first newsletter of the year is focused on sharing new information, and important reminders, to help you get the most out of your benefits program.

## Feel your best

CUPE EWBT members now have access to the FeelingBetterNow® online assessment platform through OTIP. This platform is designed to help you better assess your overall wellbeing and mental health, helping you to navigate self-care solutions as well as medical treatment options that are designed to support you in living your best, healthiest life.

FeelingBetterNow® is available to you and your family, and the platform is completely secure, ensuring that your personal information is confidential – your personal information never goes to your employer, CUPE EWBT or OTIP. You can access the platform at [www.feelingbetternow.com/otip](http://www.feelingbetternow.com/otip), where you can create your personal account, then take the short, five-minute online assessment.

Your completed assessment determines what kind of information is provided to you. This information may include an action plan tailored specifically to you and contain options for managing wellbeing and mental health through self-care or options for medical treatments that you can discuss with your health care provider.





## How your CPAP machine coverage works

The Assistive Devices Program (ADP) is an Ontario government program that provides 75% of the funding for devices such as CPAP machines, wheelchairs, and hearing aids. You are required to pay the remaining 25% of the cost of the device or equipment, but you can submit the eligible amount to Canada Life for reimbursement under our plan, as long as the device or equipment is covered.

The ADP-approved prices are subject to change, so for the most current ADP approved pricing, contact them at 416-327-8804 (toll-free at 1-800-268-6021).

Under our plan, the annual maximum for CPAP machines is \$2,500, and this is above what ADP covers. CPAP machines can be replaced every five years, as necessary.

## Dispense date vs. date paid

When you're purchasing a CPAP machine, orthotics, glasses or another medical device or piece of equipment, there are two dates to keep in mind: the date paid and the dispense date.

The date paid is when you paid or prepaid for the item. The dispense date is the date you receive the medical supply. Think of it as paying

for a pair of glasses (date paid) and picking them up later when they're ready (dispense date).

Canada Life, adjudicates all claims based on the dispense date and not on the date you paid for the item. This means reimbursement is based on the date you have the medical supply in-hand.

Receipts must clearly indicate the date you have received your medical supply. Please ensure if you are purchasing an item before retiring or losing your benefit coverage that the medical supply is paid in full and received before your coverage terminates. If the supply is paid for but not received before your coverage terminates, it will be declined.



## 2020 T4A Slips

Tax season is almost upon us, and you will soon receive your T4A from OTIP. Your T4A reports the Life Insurance and Accidental Death & Dismemberment premium costs paid by the CUPE EWBT during the year. This information should be included with your income tax filing so that you avoid interest or potential penalties from the Canada Revenue Agency.

If you have consented to online T4 access with OTIP, you can view and print your T4A online at [www.otip.com](http://www.otip.com) between February 28 and May 1, 2021. If you have not consented to online access, your T4A slip will be mailed to you at the address OTIP has on file from you, provided by your school board.



# Organizing your orthodontic maximum

When the CUPE EWBT came into effect, our members carried with them the orthodontic amount claimed under lifetime maximums with their previous insurer. Transitioning to the CUPE EWBT did not mean that lifetime maximums were reset to zero. Instead, the record of your eligible claim amounts reimbursed under your old plan were carried over to CUPE EWBT.

Under the CUPE EWBT plan, you have a \$3,000 lifetime maximum. If you claimed orthodontia expenses under your old plan, the amount is applied against the current lifetime maximum.

If your claimed orthodontia expenses under your old plan exceeded \$3,000, you've reached the lifetime maximum and unfortunately you do not have any further orthodontia coverage.

You'll want to reference your old plan documents and keep track of how much you've spent on orthodontics. It's also a good idea to get a pre-determination before any major dental work, to have an idea of what it will cost and what will be covered.



## Correction: Dental inlays

There is an error in both our Benefits Guide and the November 2020 member newsletter, that featured a spotlight on Dental benefits. In each of those documents, it stated that inlays are covered at 70%. However, dental inlays are only covered under the alternative benefits clause.

If inlays are provided, alternative benefits will be provided based on coverage for fillings. This means the cost of the inlay will be limited to the cost of a filling.

We have updated the Benefits Guide to reflect this and we apologize for this error, and any inconvenience caused.

## Looking for more information?



**Want more details on your benefits or how our plan works?**

Check [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca) to find ongoing member updates, FAQs, the plan booklet and guide, and other helpful resources.



**For enrollment and eligibility questions, call OTIP Benefits Services at 1-866-783-6847.**

**For Life, Health, Dental claims and coverage questions, call Canada Life's dedicated CUPE EWBT line at 1-866-800-8058.**



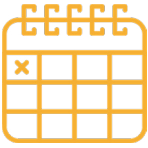
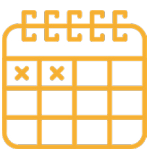
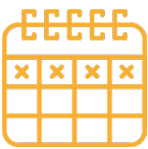

**For any general inquiries and Trust-related issues, please email [info@cupe-ewbt.ca](mailto:info@cupe-ewbt.ca).**

# Paying back premiums in arrears

As a CUPE EWBT member, you pay a share of the cost of your Health and Dental coverage. The amount you pay depends on the number of hours you work each week and is a percentage of benefit costs.

Staying current with your premium payments ensures that your coverage is there when you need it. However, the Trust understands that sometimes your other financial priorities may prevent you from making a premium payment. It's why the Trust released a policy, starting March 1, 2021, to help explain how a missed premium payment, or two (or more!) can affect your coverage and benefits eligibility, and how to catch-up on your payments to eliminate arrears and ensure your coverage remains in place.

These are just the highlights, so if you have more detailed questions about the delinquency control policy and paying arrears, please email [info@cupe-ewbt.ca](mailto:info@cupe-ewbt.ca). The full policy is on the CUPE EWBT website [here](#).

THE SITUATION	WHAT HAPPENS	WHAT YOU NEED TO DO
 <ul style="list-style-type: none"> <li><b>You miss one monthly benefits premium payment</b></li> </ul>	<ul style="list-style-type: none"> <li>Your coverage is unaffected</li> <li>OTIP will send you a notice of the delinquent date and the missed amount that will be added to your next monthly deduction</li> </ul>	<ul style="list-style-type: none"> <li>No action, but ensure you have two months of premiums available in your account next month</li> </ul>
 <ul style="list-style-type: none"> <li><b>You miss two consecutive monthly payments</b></li> </ul>	<ul style="list-style-type: none"> <li>Your coverage is suspended on the 16<sup>th</sup> day of the second month</li> <li>OTIP will send you a notice of the delinquent date, including instructions on how to reinstate your coverage</li> </ul>	<ul style="list-style-type: none"> <li>Repay the amount owing within 90 days to reinstate coverage</li> <li>Follow the instructions provided by OTIP to reinstate your coverage</li> </ul>
 <ul style="list-style-type: none"> <li><b>You miss more than four "non-consecutive" monthly payments, or you miss two monthly payments more than once</b></li> </ul>	<ul style="list-style-type: none"> <li>Your coverage is suspended</li> <li>OTIP will send you a notice of the delinquent date, including instructions on how to reinstate your coverage</li> </ul>	<ul style="list-style-type: none"> <li>Follow the instructions provided by OTIP to reinstate your coverage</li> <li>Repay the amount owing within 90 days to reinstate coverage</li> <li>You may be required to wait six months before reinstating coverage</li> </ul>
 <ul style="list-style-type: none"> <li><b>You're in arrears and the outstanding amount hasn't been paid within 90 days</b></li> <li><b>You had an additional delinquent payment after multiple delinquencies</b></li> </ul>	<ul style="list-style-type: none"> <li>Your coverage is suspended</li> <li>You and your dependents will need to apply for Health coverage through evidence of insurability or a valid life event (such as the birth of a child)</li> <li>If approved, and once the amount owing has been paid, coverage is effective from the new eligibility date. Dental coverage will be restricted to \$200 per person for the first 12 months</li> </ul>	<ul style="list-style-type: none"> <li>Arrange to pay the arrears up to your suspension of benefits date</li> <li>Once payment has been received, you and your dependents will need to apply for health coverage through evidence of insurability</li> <li>There could be a gap in coverage between the prior benefit suspension date and the new eligibility date</li> <li>You can contact OTIP to set up a payment plan to help ease financial burden of repayment</li> </ul>

## A final word

This bulletin has been prepared exclusively for eligible CUPE education workers in the province of Ontario covered by the CUPE Education Workers' Benefits Trust. 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.