



CUPE EDUCATION WORKERS' BENEFITS TRUST

Q3 Member Newsletter | August 2022



Summer updates

As the days begin to become noticeably shorter, we hope this finds you and your families well, having taken time to unwind, enjoy the sunshine (a little Vitamin D is good for your health!), and spend time with loved ones. There's nothing quite like ice cream with friends, on a warm summer's eve.

As fall fast approaches, we want to update you on a few important items, and remind you of the many resources available to you as a CUPE EWBT plan member.

Important update about benefit sustainability

Your benefits program is designed to help ensure you and your family have meaningful, affordable, and sustainable benefits coverage. Safeguarding the Trust's financial health remains a top priority – one that helps ensure we can continue supporting members, and their dependents, no matter the economic conditions. To do so, the Trust monitors and regularly reviews the premium costs of providing our members with plan coverage.

We have determined that the current premium rate levels for Basic and Supplemental Life Insurance are insufficient to cover the cost of these benefits. These insurance rates have not been adjusted since the inception of our plan, and we are now experiencing annual shortfalls to provide these coverages.

To eliminate these shortfalls and ensure the ongoing sustainability of our plan, we will be increasing the premium rates paid to our insurer, Canada Life. Effective September 1, 2022, the premium rates paid are increasing 9.1%. This represents a change from \$0.165 per \$1,000 of coverage to \$0.180 per \$1,000 of coverage per month.





What the premium rate increase means to you

Your Basic Life Insurance is **100% paid by the CUPE EWBT**. However, it is considered a taxable benefit to you. Therefore, effective the 2022 tax year and beyond you will see an increase in the taxable benefit amount you pay.

For example:

	Annual earnings: \$40,000	Annual earnings: \$60,000
Basic Life Insurance (2x annual earnings)	\$80,000	\$120,000
Change to the taxable benefit amount (per year)	\$14.40 (\$1.20 per month)	\$21.60 (\$1.80 per month)

Supplemental Life Insurance (as applicable) is member-paid. Therefore, if you have Supplemental Life Insurance coverage you will also see a change to the member-paid portion of the premium cost.

If you have Supplemental Life Insurance, you will see a change to your Basic Life Insurance taxable benefit as above *plus* a change to the premium cost for Supplemental Life Insurance coverage:

Supplemental Life Insurance	\$60,000	\$100,000
Change to the premium cost of coverage (per year)	\$10.80 (\$0.90 per month)	\$18.00 (\$1.50 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, 2022 pre-authorized debit.



Staying healthy and well: your time-limited Health Care Spending Account (HCSA) is available until August 31, 2022

Each CUPE EWBT member has \$1,000 in their time-limited HCSA that can be applied to a wide range of eligible expenses – as outlined under Canada’s *Income Tax Act*. These expenses can be incurred by you, your spouse and/or dependent family member(s), or other family members who depend on you for support – and for whom you’re entitled to claim a medical expense tax credit under the *Income Tax Act*.

You can use your account to help pay for eligible expenses incurred between December 15, 2021, and August 31, 2022.

While your time-limited HCSA can generally be used to help pay the cost of eligible health, dental, and prescription drug claims that may be covered, partially covered, or not covered under the CUPE EWBT benefits plan, you can even use it to pay your premium share for your CUPE EWBT benefits!

Here’s the important part: the last day to incur expenses eligible for reimbursement under your time-limited HCSA is August 31, 2022!

So, if you have a balance remaining in your time-limited HCSA, consider how you might best use those funds to support your health and wellbeing, and your dependents’.

Not sure how the time-limited HCSA works, or how to check your account balance at Canada Life? We created a page on the CUPE EWBT website dedicated to your time-limited HCSA. It includes all the resources needed to help you make the most of it.

Visit www.cupe-ewbt.ca/HCSA to learn more or call Canada Life at **1-866-800-8058**.



Deadline extended!

The deadline to submit eligible expenses incurred from December 15, 2021 to August 31, 2022, for reimbursement from your time-limited HCSA has been extended to **October 30, 2022**.

This means your eligible expenses **must be received by Canada Life by October 30, 2022**.

Be sure to submit your HCSA expenses as promptly as possible! **Claims received after October 30th will not be processed**, regardless of your date of purchase.



Update the status of your overage student

Each year, you need to confirm that your overage child(ren) is/are enrolled in school full time. You must do this until:

- they reach the maximum age eligible for coverage; or
- they are no longer attending school full time.

OTIP sent a reminder communication in June, and another in August. If you have not completed the recertification event, please complete it by **August 31, 2022**. This will ensure health and dental coverage is available to your eligible overage child(ren) should they need it.

Submitting your time-limited HCSA claims is easy!

To submit your time-limited HCSA claims, just log in to **GroupNet for plan members** on the Canada Life website (or app!). Follow the steps outlined below to submit your monthly CUPE EWBT Health and Dental Premium. You'll be done before you know it!

What you need to do...

1

Wait for your payment statement from OTIP (our administrator) to arrive by email – it will be emailed to you by August 31, 2022, to the email address you have on file with OTIP.

Save a copy to your desktop (or take a picture on your phone) – you'll need to upload your payment statement (or its photo) with your claim.

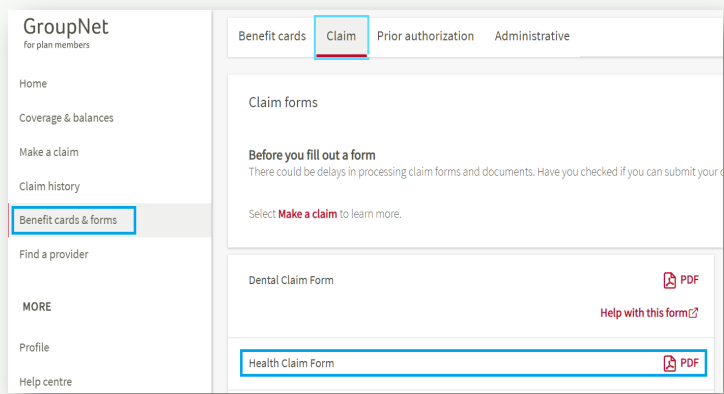
2

Log in to **GroupNet for Plan Members**.

Select **Benefit cards & forms** from the menu on the left.

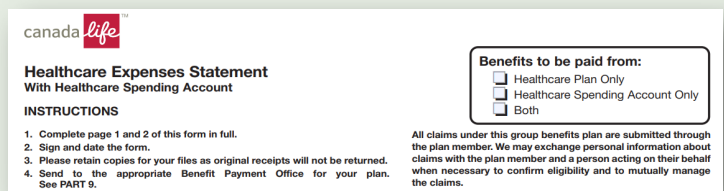
Then, choose the **Claim** tab that shows in the top navigation on the right, at the top of the screen.

Scroll down to the **Claim forms** section and select **Health Claim Form** from the list of forms.



3

Download the **Health Claim Form** and complete all the details.



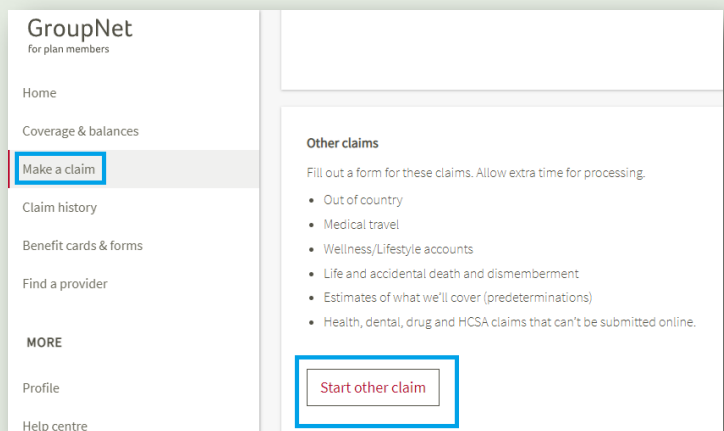
4

Save your completed form to your desktop (or your phone).

5

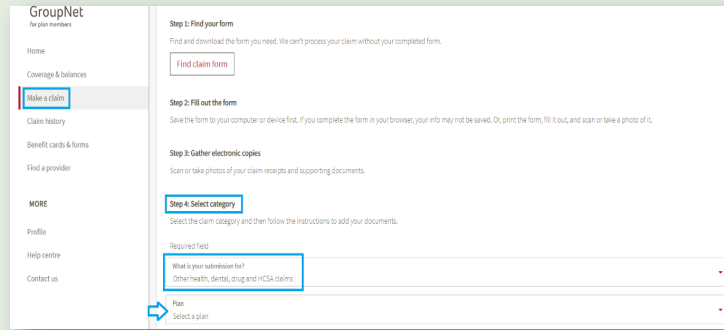
From the menu on the left, select **Make a claim**.

Then, scroll down and click **Start other claim**.



6

Now that you're on the **Start other claim** page, scroll down to Step 4 on that screen, and select the claim category from the drop-down menu. Choose "Other health, dental, drug and HCSA claims". Then, choose the **Plan** type - it's "Health, Drugs, Vision & Dental".



7

Next, select **Add documents**. At this point, you'll upload your completed claim form **and** your payment statement.

8

You're almost done! Select **Submit**. A thumbs-up notification will appear, confirming your documents were successfully received by Canada Life.



You have until October 30, 2022 to submit your time-limited HCSA claims.



The CUPE EWBT in action

The last two years have been heavily focused on supporting our members' good health and wellbeing through some particularly trying times. However, there are other activities undertaken to effectively manage the Trust and ensure your benefits will be there for you, for years to come.

In our next quarterly update, we'll be sharing a summary of our 2021 activities, including the Trust's financial status as of December 31, 2021, as we set the stage to reveal more about our achievements during 2022, and plans for the future.

Looking for more information?

Want more details about your benefits or how the plan works? Visit www.cupe-ewbt.ca to find ongoing updates, FAQs, the plan booklet and guide, as well as other helpful resources, including a page on the CUPE EWBT website dedicated to your time-limited HCSA.

For enrolment and eligibility questions, call OTIP Benefits Services at **1-866-783-6847** - or if you have health and dental claims questions, contact Canada Life's dedicated CUPE EWBT line at **1-866-800-8058**.

And for any general inquiries or Trust-related issues, please email info@cupe-ewbt.ca.

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.

