



## CUPE EDUCATION WORKERS' BENEFITS TRUST

**ONE PLAN**  
UNITED TO THE CORE

# 2021: Year in Review

## Introducing your CUPE EWBT annual report...

This 'Year in Review' is designed to update you on the Trust's activities throughout 2021. We've included a summary of the CUPE EWBT's financial status last year (as of December 31, 2021) and highlighted some notable moments and achievements, too.

In many aspects, 2021 tested our resilience as much as the year before. Even today we continue to face challenges, while also continuing to rise above and embrace the opportunities before us. Through it all, the Board of Trustees encouraged all plan members to take advantage of the many resources available, designed to support your total health and wellbeing.

The CUPE EWBT benefits plan helps ensure meaningful, affordable, and sustainable coverage for everyone – qualities particularly important today. Because of this, safeguarding its financial health is a top priority, so our members continue to receive adequate support, no matter the circumstances.

We hope you, and your family, are well, and wish you good health throughout this fall and holiday season.

Sincerely,

The Board of Trustees



**Our offices  
have moved**

**Effective November 1, 2022,  
you can find us at:**

CUPE EWBT  
304 Toronto Street South  
Unit 204  
Uxbridge, ON L9P 1Y2

# 365 days of commitment

## The Board of Trustees



The CUPE EWBT is managed by a Board of Trustees, composed of nine members: five appointed by CUPE and four appointed by the Employer and the Crown.

This structure ensures representation from the government, the Trustees' Association and the collective CUPE EWBT membership.

Trustees are responsible for effectively managing the CUPE EWBT, which includes appointing professional advisors and overseeing the plan's administration and financials. Regardless of personal affiliations, the Trustees have a fiduciary obligation to manage the Trust in the best interest of plan members.

### Sitting on the Board of Trustees in 2021:

Dan Crow, Chair  
William Campbell  
Gary Goddard  
Tammy Graham  
Karen McRae  
Wanda Muirhead-Toporek  
Terri Preston\*  
Debra Tatters\*  
David Wright

You can read each Trustee's biography on the **CUPE EWBT website** <https://cupe-ewbt.ca/ewbt>.

\*Term ended in 2022.

## Life events

With the help of OSBCU, the Trust sent each CUPE worksite a Life Events poster in September 2021. These addressed what a life event is, what a member should do when they experience a life event, as well as a timeline to alter their coverage following a life event (if needed).

Shortly thereafter in December, the Trustees passed a motion to allow declined members previously declined as late applicants, the ability to opt into coverage for the following life events:

Marriage / common-law relationship	Legal guardianship (including the birth of a new baby)	Loss of coverage through a spouse's plan (including the death of a spouse that results in a loss of coverage)	Change in eligibility status due to an increase in work hours
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This allowed members who did not enrol within the 31-day timeline (i.e., late applicants who were, as a result, subsequently declined coverage) the chance to re-apply without evidence of insurability if they experienced a life event.

## Employee Life and Health Trusts (ELHTs) Administration Survey



In 2021, Eckler Ltd., our plan consultant, conducted a survey related to the Trust's administrative expenses. Results indicated that, compared to the other large trusts surveyed, CUPE EWBT's administrative and TPA costs were satisfactory – confirmation of the Trust's sound management.

## Time-Limited Healthcare Spending Account

As COVID-19 continued throughout 2021, the CUPE EWBT plan had lower-than-anticipated claims because members were unable to access certain practitioners. Although this was unfortunate, it resulted in a short-term surplus the Board of Trustees made available to members.

Effective December 15, 2021, through August 31, 2022, a time-limited Healthcare Spending Account (HCSA) in the amount of \$1,000 was provided to each CUPE EWBT member, giving members the flexibility to pay for eligible benefits services, and expenses not otherwise covered under the plan.



# Focus on finances<sup>1</sup>

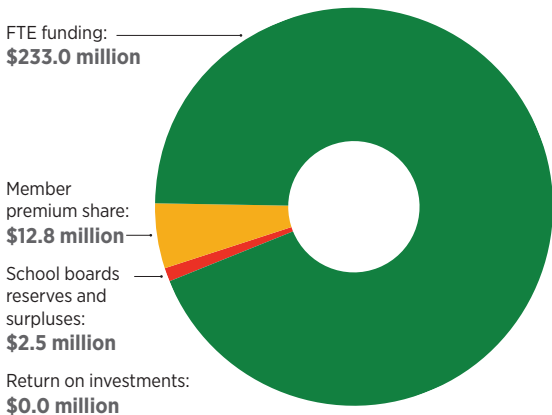
While it isn't the only priority, safeguarding the Trust's financial health is essential to supporting plan members and their families.

As of December 2021, the CUPE EWBT had 53,415 members eligible for coverage across 64 school boards in Ontario – and of this group, 48,225 chose to receive benefits coverage.

The plan's funding comes from three separate sources; the majority is provided to the Trust through the school boards and is based on the number of full-time equivalents (FTE) staffing positions (following negotiations between OSBCU/CUPE, the Crown, and the CTA). The other two sources are returns on investments and member contributions, which are both crucial to maintaining sustainability.

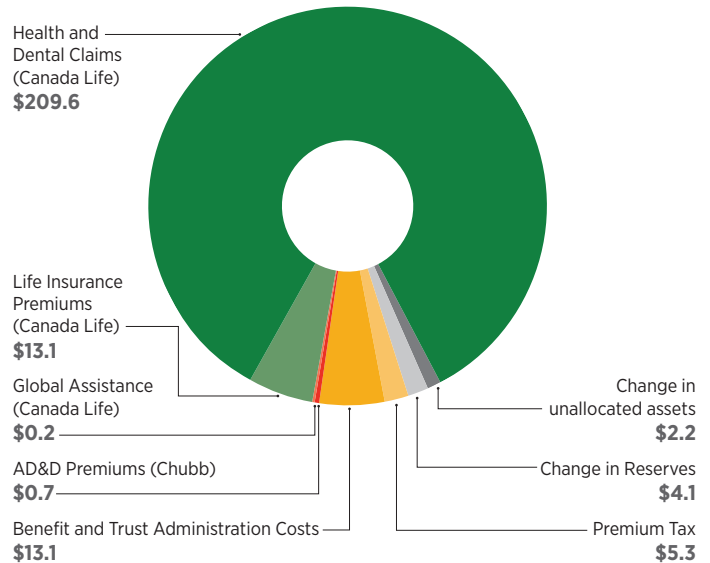
It's worth noting that an increase to the FTE funding was negotiated as part of the last collective agreement – and as of September 1, 2021, it was raised by 1%. This increase, alongside the Trust's sound financial management, helped the Trustees keep the member share at its original amount, which was beneficial to all plan members.

**Between January and December 2021, the CUPE EWBT received \$248.3 million<sup>2</sup> in funding as follows:**



Most of this funding goes directly toward paying members' claims, in addition to the premiums charged by the plan's insurance providers.

**The chart below illustrates the Trust's expenses (in millions) and how benefit dollars were spent in 2021\***



The CUPE EWBT ended 2021 in a solid position, with more than \$80.1 million in net assets available for benefit payments – up from \$78.7 million at the end of 2020. Further, according to the annual audit and actuarial valuation conducted on December 31, 2021, the Trust was in a good financial position.

That being said, benefit costs are increasing every year. Our projections assume an increase of 5% to 7% per year, which is a much faster pace than the funding currently negotiated. For this reason, the Trust remains dependent on the outcome of future negotiations. The Trust is solidly positioned for the future, however; and through excellent plan management and governance, the Trustees are diligently working to maintain its financial strength for the long term.

<sup>1</sup> All these numbers are extracted from audited financial statements.

<sup>2</sup> Net of Retail Sales Tax.

\*The expense items were not properly displayed on the newsletter version originally emailed to members. The expenses are now displayed correctly.



## Moments worth highlighting



The Trustees continued to improve on existing administrative and financial governance practices. These included:

- monitoring group benefits trends within the industry marketplace, identifying opportunities to support plan sustainability while reducing risks;
- regularly meeting to discuss and review plan operations; and
- developing, as well as maintaining policies designed to safeguard members, such as formal approaches related to benefits appeals, resolving conflicts, and plan investments.



Ensuring plan members remain informed is a responsibility the Trustees take seriously. In 2021, communication increased through benefits updates (emailed quarterly in February, May, September, and November); and information on COVID-19 (February and March); we also focused on website enhancements to help ensure members could easily locate relevant and important information.



Plan members who were laid off during the 2020-2021 school year due to COVID-19 had their benefits extended at their active contribution rate until August 31, 2021. For those who did not return to work in September, the 60-day grace period began on September 1, 2021 (also at their active rate).



The Trust and its providers (Canada Life, Eckler, and OTIP) hosted a virtual member and local leaders meeting via Zoom in September 2021. This presentation covered financial results for the 2020 plan year and provided support to those with escalations (we hope you were able to attend).

### Want more information?

**Need more information on your benefits? Or want to learn more about how the plan works?**

Check out the CUPE EWBT website: [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca). This is where you'll find ongoing member updates, answers to frequently asked questions, the plan booklet and guide, as well as other useful resources.

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

For questions on life, health and dental claims, Canada Life's dedicated CUPE EWBT line (**1-866-800-8058**) is here to help you.

And for any general inquiries or Trust-related issues, please email [info@cupe-ewbt.ca](mailto: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 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.