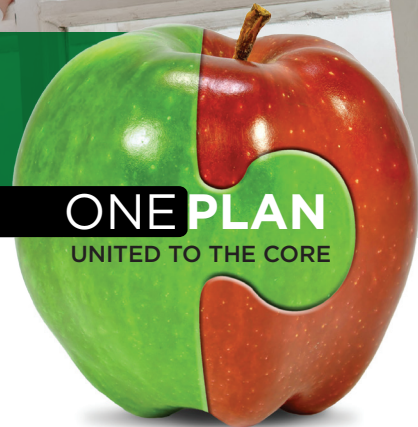




CUPE EDUCATION WORKERS' BENEFITS TRUST

Q1 Member Newsletter | March 2023



Here's to a year of assurance and simplicity

Your CUPE EWBT benefits plan is designed with plan members in mind, helping ensure you and your family have meaningful and affordable coverage throughout the year. Given we are already halfway through the benefits plan year, taking a moment to review what's provided by your benefits plan can be a good idea.

This opening newsletter of 2023 highlights some important plan coverage information—and how you might be able to work with your healthcare and dental providers to streamline your benefits claims submission process to make life a little easier. **It's also a reminder: March 17 is the last day to complete the benefits survey emailed to you on March 6!**

As Trustees, we're committed to the financial health and sustainability of your CUPE EWBT plan. We do everything possible to make sure you and your loved ones are cared for, both now and into the future.

Processing your claims, made easier!

Life's hectic enough without the added hassle of submitting your own healthcare or dental claims and waiting for reimbursement.

Did you know you may not need to pay out-of-pocket for eligible expenses covered under your CUPE EWBT plan?

If it aligns with your healthcare and dental providers' business plan, they can apply for E-claims with Canada Life. This would allow them to submit your eligible expenses to Canada Life on your behalf, helping you reduce your out-of-pocket expenses.

If your provider can accommodate this approach, their E-claims application must be approved by Canada Life. With E-claims approved and in place, Canada Life can directly pay your provider the amount of your claim that is eligible for reimbursement—and then, if applicable, you'll pay your provider any remaining balance.



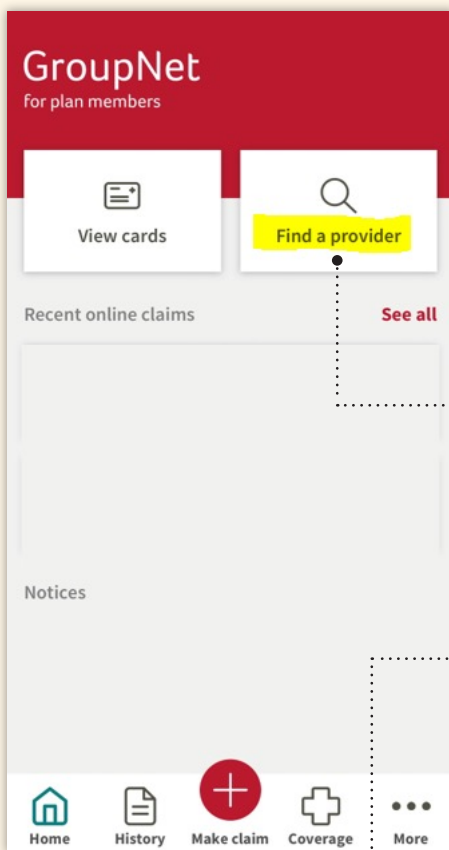
E-claims offer point-of-sale submission for registered, approved providers—dentists, psychologists, massage therapists, optometrists, and more.



Not sure whether your current or prospective healthcare and/or dental providers are registered for E-claims?

Canada Life makes it simple and convenient for you to find out!

Their **“Find a provider”** tool helps you locate nearby healthcare professionals who can submit your claims directly, meaning you no longer have to!

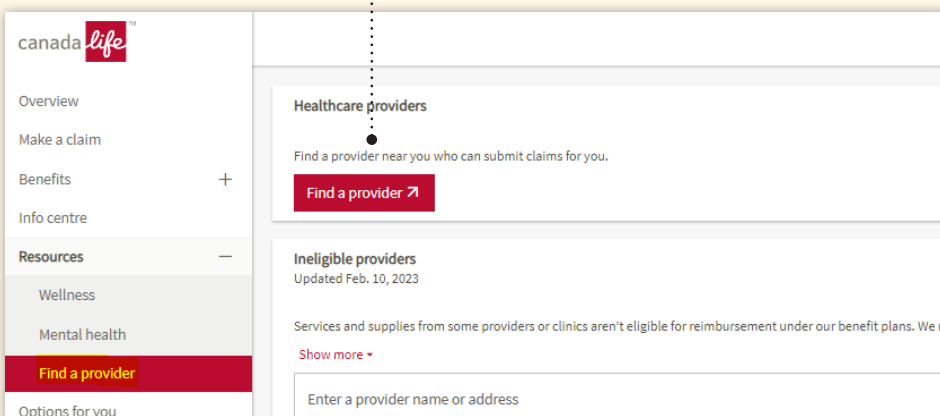


To access the “Find a provider” tool on the Canada Life GroupNet for plan members **APP**:

Once you log in to your account, click the “Find a provider” button, located on the top-right of the main screen.

To access the “Find a provider” tool on the Canada Life GroupNet for plan members **WEBSITE**:

Once you log in to your account, click the “Find a provider” button, located on the left-hand side under the “Resources” drop-down menu.



The next time you visit your healthcare providers, ask if it might make sense for them to register for E-claims with Canada Life.

While CUPE EWBT and Canada Life are not responsible for provider sign-ups, you can work together with your providers, and ultimately help reduce the time and effort spent submitting future claims.



Your travel benefit—a little refresher

With March break around the corner, please take some time to review your out-of-country travel coverage.

While on vacation outside Canada, your CUPE EWBT plan covers emergency medical expenses incurred by you or your eligible dependents. In order to qualify for benefits, you (and your eligible dependents, if applicable) must be covered by your province's government health plan.

So, if you experience a sudden or unexpected medical issue while away from home, your travel assistance benefit will help you find physicians and healthcare facilities wherever you are, as well as make travel arrangements—in several languages! Please note that claims incurred when visiting countries with travel advisory warnings will be treated like any other under the CUPE EWBT plan.

When needed, Canada Life covers treatments related to a medical emergency that are in line with the plan's provisions.

Need more information about your out-of-country travel care?

- For help when travelling abroad, please refer to the back of your Travel Assistance card and call the appropriate number, based on the country where you're travelling.
- For questions about a claim or your coverage, call Canada Life at **1-866-800-8058** and ask to speak to the Out-of-Country Claims Department.

Looking for more information?

If you're looking for additional 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.

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

And please email info@cupe-ewbt.ca if you have any general questions or Trust-related issues.

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's 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.



Per trip, your travel assistance benefit covers...

- 100% of emergency medical services outside of Canada, which include:
 - treatment by a physician;
 - diagnostic x-rays and lab services;
 - hospital outpatient services and supplies;
 - drugs; and
 - other supplies and services.

- Up to 60 days/trip
- \$1 million maximum/trip

Refer to your CUPE EWBT plan booklet for more details.