



CUPE EDUCATION WORKERS' BENEFITS TRUST

Q2 Member Newsletter | June 2023



ONE PLAN
UNITED TO THE CORE

Supporting your wellbeing, and the Trust's sustainability

With the arrival of warmer weather and longer days, we know our members' thoughts are turning to summer plans for downtime with family and friends, and maybe even a little travel. With this in mind, this issue of your CUPE EWBT newsletter is designed to keep you updated about the benefits available to support your health and wellbeing, and informed about important steps we need to take to safeguard the Trust's sustainability.

Increase to member contributions: September 15, 2023

As Trustees, we're committed to the financial health and sustainability of your CUPE EWBT plan. As we work to ensure the financial health and stability of the plan, we must balance members' needs with the continuing increase in healthcare costs, and the impact of the inflationary environment we've experienced over the last few years.

Basic and Supplemental Life Insurance

The current premium rate levels for Basic and Supplemental Life Insurance continue to be insufficient to cover the cost of these benefits. These insurance rates were adjusted last year for the first time since the inception of our plan. To continue to eliminate annual shortfalls and ensure the ongoing sustainability of our plan, the premium rates paid to our insurer, Canada Life, will increase effective September 1, 2023. The premium rates paid, inclusive of sales tax, will change from \$0.194 per \$1,000 of coverage per month to \$0.262 per \$1,000 of coverage per month.



What the premium rate increases mean 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 2023 tax year and beyond you will see an increase in the taxable benefit amount you pay:

	Annual earnings: \$40,000	Annual earnings: \$60,000
Basic Life Insurance (2x annual earnings)	\$80,000	\$120,000
New monthly premium	\$20.96	\$31.44
Change to the taxable benefit amount	\$65.28 per year (\$5.44 per month)	\$97.92 per year (\$8.16 per month)

Supplemental Life Insurance is member-paid. Therefore, if you have Supplemental Life Insurance coverage you will *also* see a change to this member-paid Supplemental Life Insurance premium cost. Here's an example:

Supplemental Life Insurance	\$30,000	\$60,000
Change to the premium cost of coverage	\$24.48 per year (\$2.04 per month)	\$48.96 per year (\$4.08 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, 2023, pre-authorized debit.

Health and Dental

After careful consideration and a deep analysis of the plan's financial position, **your health and dental member contribution is increasing effective September 1, 2023.** You will see the change reflected on your September 15, 2023, OTIP pre-authorized bank deduction.

This is the first premium increase implemented since the plan's inception in 2018. Since that time, member contributions should have increased to continue to represent 4%, 50%, and 100% of actual benefits costs. Given member contributions have not increased on an annual basis, they have lagged in comparison to the actual cost to provide benefits. The increases are not a strategy to fund future plan costs, but to bring member contributions in line with current cost realities.

Refer to the table below to better understand how your member contribution will change on September 15, 2023, and the personal impact on you.

Monthly Member Share (% of benefits costs)

Coverage	4%		50%		100%	
	Current	New	Current	New	Current	New
Health - Single	\$5.88	\$6.59	\$73.56	\$82.39	\$147.12	\$164.77
Health - Family	\$14.30	\$16.02	\$178.80	\$200.26	\$357.59	\$400.50
Dental - Single	\$2.26	\$3.73	\$28.25	\$46.61	\$56.50	\$93.23
Dental - Family	\$5.49	\$9.06	\$68.66	\$113.29	\$137.33	\$226.59

As Trustees, we're continuously looking for alternatives to increasing contributions. However, given the current environment, the best way to support and sustain the health of the Trust is to bring member contributions up to the level they should be.



Wherever your travels take you, Global Excel Management is with you, too

On June 1, 2023, Canada Life moved its travel assistance services to a new service provider, Global Excel Management.

What does this mean? Not much – coverage and services remain the same. It's merely an administrative change, where out-of-country emergency medical-related claims will now be assessed by Global Excel Management instead of Canada Life.



How to contact Global Excel Management

In case of a medical emergency while travelling:

- Canada or U.S.: **1-855-222-4051** (toll-free)
- All other countries: **1-204-946-2577** (collect)
- Service continues to be available 24 hours a day, seven days a week.

Beneficiary designations: signature required

CUPE EWBT takes beneficiary designations very seriously. It's why we regularly remind members to ensure their life insurance beneficiaries are designated and up to date. After all, there's peace of mind that comes from knowing your loved ones will be cared for after you're gone.

To ensure the data we have on file for you is accurate and valid, beneficiary designations must be made by the member:

- **Online**, with an online signature to confirm the designation(s);

OR

- **In writing**, with a completed and signed original beneficiary designation form.

Beneficiary designations made over the phone are no longer permitted under the plan.

If a beneficiary is not on file, the proceeds of your life insurance benefit will be paid to your estate.

Confirm that *your* beneficiary designations are current

- View your beneficiary designations online at www.otip.com:
 - Log in under *Health and Dental – Group Benefits for Plan Members*;
 - Click *Quick Actions* on the home page, and select *View My Elections* from the drop-down menu which will take you to the *My Coverage* page;
 - Scroll down the page to *Today's Coverage*, click on the *Beneficiaries* link to view your current designations, and make changes if needed.
 - To make a change, click *Start New Event* and click *Start* on the Beneficiary change event.

OR

- Contact OTIP Benefits Services at **1 866-783-6847**.



“Health” includes your mental health, too

It’s almost impossible to go a day without hearing how important it is to take care of your mental health. Reduce stress, eat well, exercise, take a vacation, meditate, and practice mindfulness...but where to begin?

CUPE EWBT and OTIP want to make it easy for you to access resources that can make a difference in your life. It’s why we are introducing three wellness programs designed to help you get (mentally) healthy and stay healthy – all at no cost to you.

In every step of your mental health journey, you can count on us.

Introducing FeelingBetter Now[®], Starling Minds, and ALAViDA

Assess your mental health with **FeelingBetterNow[®]**

An online assessment tool built by mental health professionals for anyone who may be experiencing mental health challenges. With the focus on early identification, you can confidentially discover your risk for a mental health issue and take action based on your needs.

- Access a self-guided confidential, anonymous risk assessment in just 10 to 15 minutes.
- From there, generate a personalized action plan that you can share with your healthcare provider—it can help get the conversation started, so you can come up with a plan that works for you.
- Connect to local care and support resources – like 24/7 crisis lines or a family doctor in your area.
- Other resources include self-care tools, apps, online therapy options, and more!

Manage your mental health with **Starling Minds**

A mental fitness program available to you and your eligible family members (age 16+) to help identify, question, and change how thoughts, attitudes, and beliefs relate to emotional and behavioural reactions... so you live with more ease.

- Access immediate, unlimited, personalized digital Cognitive Behavioural Therapy (iCBT) to support your (mental) health – anytime, anywhere.
- Track your progress and help monitor and regulate your moods.
- Get a check-up and assess your stress, anxiety, depression, and burnout.
- Access a video library, live interactive training, and community support.

Take control of your substance use with **ALAViDA**

A confidential, evidence-based program for you and your eligible family members who are the age of majority, providing support for substance use disorders including alcohol, medication, and cannabis use.

- Access expert system recommendations to guide you through your journey, with digital iCBT-based modules to support therapeutic and medical interventions.
- Personalized care plans based on individual goals and needs.
- Dynamic daily interactive questions to support journaling and track progress.
- Moderated peer support sessions.
- Share plans and files with your healthcare provider to come up with a plan that works for you.



A thing of the past!

We're conscious of our impact on the environment, and so to keep things environmentally friendlier, plastic drug cards will be discontinued beginning September 1, 2023! Instead, you can access your drug card online – simply log in to Canada Life's GroupNet for Members (now known as **My Canada Life At Work**) website and print it yourself or save it to your digital wallet.

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.