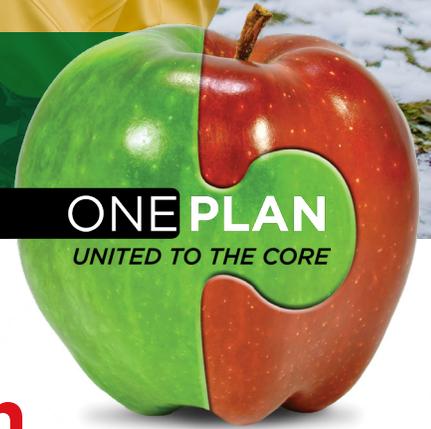




# CUPE EDUCATION WORKERS' BENEFITS TRUST

Q4 Member Newsletter | November 2023



## Supporting your health and well-being this season

As the winter months approach, we know our members' thoughts are turning to preparing for colder weather conditions and holiday plans. And how can we forget that cold and flu season is almost upon us, too?

This issue of your CUPE EWBT newsletter is dedicated to helping you support your good health and well-being, with a focus on mental health. We encourage you to use the many resources available to you and your family.

Wishing you good health throughout the holiday season.

Sincerely,

The Board of Trustees

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# Your mental health is your health

As the holiday season approaches, some of us may feel overwhelmed by the idea of holiday entertaining and finding time to socialize within our already jam-packed schedule. You might also be someone for whom the holiday season isn't the most joyful time of the year. No matter your situation, CUPE EWBT is proud to offer benefits and programs designed to support you in getting (mentally) healthy and staying that way.



## Plan coverage to support your (mental) health

Did you know your CUPE EWBT paramedical coverage provides \$1,500/benefit year of combined coverage for mental health practitioners? This coverage includes the services of the following licensed practitioners:

Psychologists

Registered Marriage and Family Therapists

Registered Social Workers

Registered Psychotherapists

More details are available in the benefits booklet: <https://www.cupe-ewbt.ca/benefits>.

## Doing a little travel this holiday season?

Get to know your CUPE EWBT travel benefit. If you have a sudden and unexpected medical issue while travelling, coverage under this benefit includes:

- Access to multilingual assistance.
- Help with finding physicians and healthcare facilities in the area, and assistance with travel arrangements to the nearest centre where essential treatment is available.
- Coverage for medical treatments related to the medical emergency provided by Global Excel Management (in accordance with plan provisions), and follow-up treatments if you can't get home before the end of your trip due to quarantine (provided you aren't refusing to be evacuated).

Please note that you're not covered for "incidental" expenses, like hotel costs, meals, and missed flights (if you're quarantined as a preventative measure).



**Call Global Excel Management 24/7 when you have a medical emergency while travelling:**

- Canada or U.S.: 1-855-222-4051 (toll-free)
- All other countries: 1-204-946-2577 (collect)

# No-cost-to-you programs that can make a difference in your life

## Assess. Manage. Take control.

Some days, it may feel like this is easier said than done. We get that.

It's why CUPE EWBT believes it's critical to ensure our members know about the free programs available through OTIP, designed to support mental health and well-being.



**All you need to know about OTIP's Wellness Programs. Anytime. Anywhere.**

[www.otip.com/OTIP-Wellness-Programs](http://www.otip.com/OTIP-Wellness-Programs)



## Assess

**FeelingBetterNow**<sup>®</sup>, an online tool built by mental health professionals, can help you understand your current mental health and the actions you can take to better support it. The focus? Early identification. It's your first step on the path to better mental health and improved well-being.

- Complete a confidential, anonymous risk assessment in just 10 to 15 minutes.
- Generate a personalized action plan (that you can share with your healthcare provider).
- Connect to local care and support resources – like 24/7 crisis lines or a family doctor in your area.

## Manage

**Starling Minds** is a free, confidential, self-guided digital mental fitness program available to you and your eligible family members (age 16+). It is designed to help you identify, question, and change how your thoughts, attitudes, and beliefs relate to your emotional and behavioural reactions... so you live with more ease.

**With Starling Minds, you can...**

- 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.

### Get started with Starling Minds

- Go to [member.starlingminds.com](http://member.starlingminds.com)
- Enter your access code: **MEMBER**
- Enter your email address and create a password
- Enter your profile information

### Your family can get started, too:

- Family members 16 years or older can register
- Go to [member.starlingminds.com](http://member.starlingminds.com)
- Enter the access code: **FAMILYMEMBER**

## Take control (of substance use)

**ALAVIDA** can be part of your journey to gaining understanding or control over alcohol or substance use. It's confidential, evidence-based, and provides you (and your eligible family members who are the age of majority) support for substance use disorders including alcohol, medication, and cannabis use.

- Access expert system recommendations to guide you through your journey.
- Digital iCBT-based modules are designed to support therapeutic and medical interventions.
- Personalized care plans are based on individual goals and needs.
- It can all be shared with your healthcare provider so you can come up with a plan that works *for you*.

# Good things to know about



## A new way to manage the prior authorization of prescription drugs

Beginning January 1, 2024, Cubic Health, an independent third-party organization, will begin administering prior authorization for specialty prescription drugs. New prescriptions requiring prior authorization will be assessed through Cubic Health's FACET Program (FACET) and its team of licensed clinical pharmacists.

FACET is a member-focused program, designed to ensure that members receive independent and evidence-based assessments, quicker turnaround times for approvals (often within 24 to 48 hours), and that the most appropriate medication is prescribed.

## The annual benefit reset is now complete

Your [2022 Year in Review newsletter](#) reminded members about the annual October review used to determine if your regularly scheduled working hours have reduced. Any premium changes identified during the review will take effect in November 2023 and will apply to the 2023/2024 year. If your regularly scheduled hours had decreased resulting in a change in your funding as of the October Checkpoint, your benefits were suspended on November 1, 2023. **OTIP has sent you an email with instructions on how to reinstate the benefits that you wish to continue.**

Didn't get the email? Call OTIP Benefits Services at **1-866-783-6847**.



## Beneficiary Reminder

In our [Q2 Member Newsletter – June 2023](#) we encouraged you to ensure your beneficiary designations are accurate. Need to make a change? Update your current information online at [www.otip.com](http://www.otip.com).

**Beneficiary designations cannot be completed, or updated, over the phone.**



## Over-age Dependents (OADs) Student Status for 2023-24

Each year, members are required to confirm the student status of an eligible OAD for the coming school year. If you did not confirm your OAD's student status for the 2023-24 school year by August 31, 2023, their coverage ended at 11:59 p.m. on August 31, 2023. If you need to change their status so that they receive coverage for the 2023-24 school year, please contact OTIP.

**NOTE:** In some instances, your OAD may be eligible to maintain their coverage as a disabled dependant. You will have 31 days after they are no longer eligible for coverage to contact OTIP Benefits Services for the next steps.

## Looking for your drug card? No problem!

We're moving away from plastic, and toward digital.

Log in to [My Canada Life At Work](#) (formerly Canada Life's GroupNet for Members) and save your drug card to your digital wallet.

Or, print it for safekeeping in your (non-digital) wallet.



## Asthma preparedness from Asthma Canada

After OTIP noticed an increase in asthma-related issues among members this year, they searched for more information about this chronic condition. Hear what Jeff Beach, CEO of Asthma Canada, has to say about the third most chronic disease in Canada that affects individuals of all ages. In this OTIP interview, [Asthma preparedness: information and resources from Asthma Canada](#), he shares more about this disease, including how it can be properly managed.

## 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.

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.