



CUPE EDUCATION WORKERS' BENEFITS TRUST

Q2 Member Newsletter | June 2024



Making the most of your benefits plan – this summer season, and for years to come

As you prepare for the well-deserved break that summertime affords, your Trustees remain dedicated to safeguarding the Trust’s sustainability. We are deeply committed to the financial health and longevity of the plan. Rest assured, we approach all of our responsibilities with your best interests at heart, toward ensuring the plan remains sustainable for your future.

We are making changes – changes that are required to keep from fully depleting the Trust’s assets. But, even with the approved changes to the plan design, the Trust’s financial position is still not forecast to be where it needs to be for sustainability. So, throughout 2024, the Trustees will keep working closely with the Trust’s advisers to regularly check the Plan’s financial health. This might mean making more changes or further adjustments in the future, as needed.

So while we are sharing some timely reminders as summer nears, and highlighting information that may help you save money all year long – like, introducing you to the Edvantage program – this issue of your CUPE EWBT newsletter is dedicated to sharing details about crucial steps we are taking to safeguard the Trust’s ability to provide robust, valuable benefits to all members.

Wishing you a safe and restful summer,

The Board of Trustees

Increase to member contributions: effective September 1, 2024

To effectively manage the Trust, we continually monitor incoming funds against expenditures, including all claims and other costs. To maintain balance, we must implement changes that address members’ needs, rising healthcare costs, and the impact of inflation, while remaining focused on the benefits and coverages most valued and utilized by our members.

Effective September 1, 2024, you can expect:

A decrease to Basic Life Insurance and Supplementary Life Insurance premium rates

An increase to member contributions related to Health and Dental premium rates

Two changes to Dental coverage

These adjustments are needed to keep the Trust financially healthy in the short-term and to help us manage its long-term financial stability to the best of our ability.

Basic and Supplemental Life Insurance

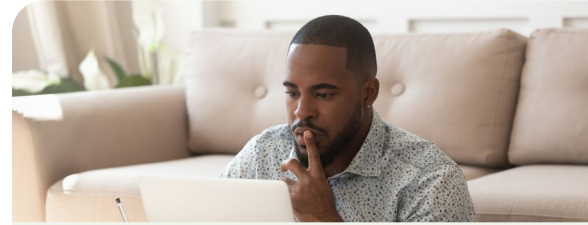
The current premium rate levels for Basic and Supplemental Life Insurance will decrease slightly effective September 1, 2024. The premium rates paid to our insurer Canada Life, inclusive of sales tax, will change from \$0.262 per \$1,000 to \$0.232 per \$1,000 of coverage per month.

What the premium rate decrease means for you

Your Basic Life Insurance is **100% paid by the CUPE EWBT**.^{*} However, it is considered a taxable benefit to you. Therefore, effective the 2024 tax year and beyond you will see a slight decrease in the taxable benefit amount you currently pay.

	Annual earnings: \$40,000	Annual earnings: \$60,000
Basic Life Insurance (2x annual earnings)	\$80,000	\$120,000
New monthly premium	\$18.56	\$27.84
Change to the taxable benefit amount	-\$28.80 per year (-\$2.40 per month)	-\$43.20 per year (-\$3.60 per month)

^{*}This applies to members with a 4% monthly contribution. Members with a 50% or 100% monthly contribution, that do not elect health and dental, are responsible for 50% or 100%, respectively, of their Basic Life Insurance premium.



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 16, 2024, pre-authorized debit.

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:





	\$30,000	\$60,000
Supplemental Life Insurance	\$30,000	\$60,000
Change to the premium cost of coverage	-\$10.80 per year (-\$0.90 per month)	-\$21.60 per year (-\$1.80 per month)

Choose your pharmacy with care: don't be afraid to shop around!

When it comes to choosing a pharmacy, there are more than a few reasons to shop around to ensure the value you receive aligns with the fees you pay.

Pharmacists charge a **dispensing fee** to prepare and dispense medications. This professional fee also covers costs associated with handling and labelling the dispensed medications and counselling patients. Dispensing fees can vary significantly between pharmacies – from as low as \$4.49 to as high as \$12.99 or more.

While our CUPE EWBT plan covers dispensing fees at 100% up to \$11.00, you should consider whether the value you receive is worth that higher price, because you have options:

 <p>Many big-box retailers offer some of the lowest dispensing fees in Ontario and don't require you to become a store member to use pharmacy services</p>	 <p>Chain pharmacies tend to have higher dispensing fees</p>
 <p>Consider asking your pharmacist to dispense a three-month supply for medications you take regularly – that's one dispensing fee instead of three!</p>	 <p>Ordering online often includes the benefit of reduced dispensing fees, with the convenience of home delivery</p>

In some instances, you might feel that the value you receive from your chosen pharmacy is well worth the fees you pay. For example, you may have a wonderful relationship and great rapport with your pharmacist who takes the time to thoroughly explain your medications and follow up with you.

Since dispensing fees are paid from our plan, when you shop around for fees, you're directly helping to ensure our plan's sustainability. And everyone – including you – benefits.



Health and Dental

After careful consideration and a deep analysis of the plan’s financial position, your **member contribution is increasing for Health and Dental premiums, effective September 1, 2024**. You will see the change reflected on your September 16, 2024, OTIP pre-authorized bank deduction.

Last year, both Health and Dental member contribution rates were increased – the first since the inception of the plan in 2018. These increases were designed to eliminate a lag in member contributions in comparison to the actual cost of providing benefits.

This year’s **increase in member contributions for Health and Dental premiums** continues to keep member contributions in line with current cost realities.

The table below shows how your member contribution will change on September 1, 2024 (reflected on your September 16, 2024 OTIP pre-authorize bank deduction) and the personal impact on you. (the numbers in the table include tax)

Monthly Member Share (% of benefits costs)

Coverage	4%		50%		100%	
	Current	New	Current	New	Current	New
Health – Single	\$6.59	\$6.92	\$82.38	\$86.51	\$164.76	\$173.01
Health - Family	\$16.02	\$16.82	\$200.25	\$210.27	\$400.50	\$420.52
Dental – Single	\$3.73	\$3.92	\$46.61	\$48.95	\$93.23	\$97.89
Dental – Family	\$9.06	\$9.51	\$113.30	\$118.96	\$226.59	\$237.92

Change to Basic Dental coverage and Dental scaling maximums

While these are the first changes made to plan coverage since the Trust was established in 2018, we understand that any changes we make will impact our members.

After careful consideration of all available options to improve the Trust’s financial position, the changes summarized below were chosen for their significant positive impact on the Trust’s finances and minimal effect on members.

Benefit	Current plan coverage	Coverage changes
Basic Dental Services (e.g., Check-ups, X-rays, fillings, recall exams)	Unlimited coverage per covered person per year (i.e., no Plan maximum)	A Plan maximum of \$2,500 per covered person per year
Periodontal Services: Preventive scaling and root planing	12 units per covered person per 12 months (equivalent to 3 hrs. of scaling)	10 units per covered person per 12 months (equivalent to 2 hrs. 30 mins. of scaling)

Your well-being remains our priority, and we approached these decisions with compassion and care, conducting a thorough cost/benefit analysis of all options considered.

Our primary goal is to ensure that the plan remains robust and capable of providing long-term benefits to all members.

EdvantagePerks™

your passport to exclusive savings and fantastic deals!

As a CUPE EWBT plan member, you gain exclusive access to a suite of programs and services made available through OTIP to the education sector. EdvantagePerks is one of them!

Designed especially for CUPE members within the education community, this program opens a door to a world of discounts and special offers.



Having teamed up with a wide range of brands – these logos are just the tip of the iceberg! – EdvantagePerks brings you unbeatable savings on everything you love, from exciting travel adventures and cutting-edge gadgets to everyday essentials like clothing, shoes, vitamins, coffee, and beyond.

Say hello to incredible discounts, contests, events, and more when you visit www.edvantage.ca!

Reasonable & Customary (R&C) limits

Reasonable and Customary (R&C) limits refer to the maximum amount that can be reimbursed for a particular service or item. This amount is based on what's considered the average cost for that product or service in your area.

Your CUPE EWBT plan covers customary charges for many eligible services and supplies. All covered services and supplies must represent reasonable treatment, and be:

Accepted by the
Canadian medical profession

Proven to be effective

A form, intensity, frequency, and duration essential to
the diagnosis or management of the disease or injury

It's important to keep R&C limits in mind when choosing your service providers, as their charges may vary, meaning your plan may not always cover the expenses.

Over-age Dependents' (OADs) Student Status for 2024-25

Each year, members need to confirm the student status for their eligible over-age dependent(s) listed on our CUPE EWBT plan – that is any child under age 26 who is a student. This confirmation applies to the coming school year.

OTIP will send a confirmation letter over the summer months, detailing how to confirm your OAD's student status for the 2024-25 school year. If you do not confirm their status by August 30, 2024, their coverage will end at 11:59 p.m. on that day – don't delay!



Please note that in some instances, your OAD may be eligible to maintain their coverage as a disabled dependent if they are incapable of supporting themselves because of a physical or mental disorder. Their disorder must have begun before they turned age 21, or while they are a student under age 26, and the disorder has continued since that time. You have 31 days after they are no longer eligible for coverage to contact OTIP Benefits Services for the next steps.

Summer updates

Just a reminder that your benefits coverage will continue without interruption over the summer seasonal layoff period.

This means your monthly premium withdrawals by OTIP (our plan administrator) will continue and be withdrawn from your bank account on July 15 and August 15, 2024, at your active member contribution rate. You can read more about your [end of school year benefits](#) here.



To ensure you keep receiving important information from OTIP and CUPE EWBT throughout the summer months, please be sure to update your preferred email address, as the default address is your school board email address on file with OTIP!

Important update: change to prior authorization for Ozempic and Wegovy prescription drugs

Starting May 1, 2024, the administration and authorization processes for **new prescriptions for semaglutide drugs for weight loss – including Ozempic and Wegovy** – have changed.

✓ New claims

For all new semaglutide claims related to weight loss, Wegovy will be the primary medication considered for authorization.

✓ Existing approved claims

Existing authorizations for Ozempic for weight loss will remain unchanged until each individual's applicable prior authorization renewal date. As renewal time nears, the FACET Prior Authorization Program will share all renewal details a month in advance of the renewal date. FACET will work with you and your healthcare provider to ensure you continue on the most appropriate semaglutide medication.

We encourage you to consult with your healthcare provider regarding this change, especially if you are currently taking or considering taking Ozempic for weight loss. Staying informed is the most effective way to remain empowered on your journey to better health!

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 at 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** (8:00 a.m. to 7:00 p.m. Monday to Friday).

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 questions about the process or status of the pre-authorization of specialty prescription drugs, please reach out to the FACET Prior Authorization Program at 1-844-492-9105; you can also visit www.facetprogram.ca to access Find my form.

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 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.