



Your CUPE Education Workers' Benefits Trust (EWBT) Benefits Plan

Last Updated September 2024



Congratulations! As a school board employee, you may be eligible to enrol in the benefits plans sponsored and managed by the CUPE Education Workers' Benefits Trust (CUPE EWBT).

The benefits plan includes:



Basic Life, Optional Life and Accidental Death and Dismemberment (AD&D) insurance for you and your spouse, as well as an Optional Child Life benefit.



Health benefits (including prescription drugs, paramedical services, and out-of-country travel medical) for you and your eligible family members.



Dental benefits for you and your eligible family members.

Visit our website at www.cupe-ewbt.ca for full details on benefits offered.

Who is Eligible?

You are eligible to participate in the CUPE EWBT benefits plan if you are:

- A permanent employee, or
- A casual/temporary employee with eligibility for benefits under your Collective Agreement.

About the CUPE EWBT

Established in 2018, the CUPE Education Worker's Benefits Trust (CUPE EWBT) is dedicated to providing comprehensive and sustainable benefits to over 100,000 Ontario CUPE education workers and their dependants. As an independent trust funded through collective bargaining between the Ontario School Board Council of Unions, the Government of Ontario, and the Council of Trustees' Associations, the CUPE EWBT strives to ensure the financial health and long-term sustainability of life, health, and dental benefits for plan members. Managed by a Board of Trustees comprised of representatives from all three parties to the collective agreement, the Board has a fiduciary obligation to enhance the welfare of all plan members.

Enrollment in the CUPE EWBT Benefits Plan

Within 3-4 weeks of meeting your eligibility criteria, an enrolment email from our plan administrator, OTIP, will be sent to your board email address, inviting you to enrol in your new benefits plan. **You must complete the enrolment within 31 days of receiving the enrolment email to avoid being denied coverage under the plan.**

If you do not receive your enrolment email within 3-4 weeks of meeting your eligibility criteria, please contact OTIP Benefits Services at 1-866-783-6847.

I don't have access to a computer? How do I enrol?

You can contact OTIP at 1-866-783-6847 for assistance. The hours of operation are Monday to Friday, 8 a.m. to 7 p.m. EST.

What if English is not my first language? Can someone help me?

OTIP's Benefit Services Representatives speak several languages. When you call OTIP, let them know your preferred language and OTIP will do their best to help you.

I don't have much funding for benefits now. Can I join later when my funding level goes up?

Yes, when your funding level increases, you can enrol in the plan. However, if you are already working 15 or more hours per week, you are eligible for full funding for health and dental benefits with a 4% member share of the benefit costs (see below). If your hours increase from your current 15 hours per week and you wish to apply for health/dental benefits, you will be considered a 'late applicant' (see Important section).

Important: Enrol Before the Deadline!

If you do not complete your enrollment by the deadline indicated in the email, you will be set up with default coverage determined by the rules laid out in your benefits plan. The default coverage may be minimal and does not include health and/or dental coverage.

You may be considered a 'late applicant' if you apply for Health and Dental benefits in the future.

As a late applicant, Dental benefits will be subject to a \$200 maximum for your first 12 months of coverage.

For Health benefits, proof of good health (evidence of insurability) will be required for assessment. If approved, Health benefits will be implemented on the date of approval. However, based on the assessment of the evidence of insurability, Health benefits for yourself and/or your family members may be denied.

How Much Will It Cost?

Your member share/cost is based on your regularly scheduled hours per week.

Benefit	Hours Worked	Member Share (% of benefit costs)
Health & Dental (Includes prescription drugs, major medical, out of country insurance)	15 hours or more per week	4%
	10 to <15 hours per week	50%
	<10 hours per week	100%
Basic Life & AD&D Insurance (2 x annual earnings)	15 hours or more per week	0% Mandatory Coverage
	10 to <15 hours per week	50%*
	<10 hours per week	100%*
Optional Life & Optional AD&D Insurance (Member, Spouse, Child)	N/A	100%

*Basic Life and AD&D Insurance will be funded by the CUPE EWBT and mandatory if a member selects health and/or dental coverage.

Member Monthly Costs

(sales tax is included in these costs)

As of September 1, 2024	4%	50%	100%
Health – Single	\$6.92	\$86.51	\$173.01
Health – Family	\$16.82	\$210.27	\$420.52
Dental – Single	\$3.92	\$48.95	\$97.89
Dental - Family	\$9.51	\$118.96	\$237.92

Exclusive Perks & Promotions for Members

As a member of the CUPE EWBT benefits plan, you have access to special Perks and Promotions provided by OTIP. Learn more below about how these promotions can enhance your well-being or save you money.

Wellness Support When You Need It Most

Over 10,000 OTIP members are using the **Starling Minds Mental Health Fitness Program** to better manage their mental health through comprehensive, confidential, online cognitive behavioural therapy (CBT)! Without stigma and in the comfort of their safe space. Starling Minds offers resources and support to help:

- Manage anxiety and depression
- Understand and combat burnout
- Gain control of stress, and
- Get support for substance use and addiction.

Get started at <https://www.otip.com/otip-wellness-programs/introducing-starling-minds>. Your OTIP member/customer access code for Starling Minds is: **member**



Discover EdvantagePerks, Your Exclusive Savings Program!

Planning a vacation or renovating your home? Looking for a break on your phone bill? EdvantagePerks can help you save on these and so much more! Start saving today: Edvantage.ca/save-today



Let's Help Recognize and Celebrate Together

You can help recognize outstanding members in the education community by nominating them for an **OTIP Education Worker Award**.

We also offer **academic bursaries** of \$1,500 to students attending post secondary school in the fall.

Visit <https://www.otip.com/Why-OTIP/Giving-Back> to find out more about these programs.

Stay Up to Date on the CUPE EWBT and Your Benefits

Bookmark the CUPE EWBT website to learn how your plan works – coverage, partners, eligibility, and administration – and stay informed on latest developments, important announcements, and relevant news affecting our members.

[Visit the CUPE EWBT Website](#)