



# **CUPE EWBT: Q1 blog**

February 18, 2025



## Welcome to 2025!

A new year brings fresh opportunities – and important reminders. As we dive into 2025, we want to ensure you stay on course and make the most of your CUPE EWBT benefits plan.

This post covers key information to help you stay informed and take advantage of available resources. Here's to kick-starting a healthy and successful year!

# Plan Updates and Coverage Reminders

Important Notice About Dental Estimates (Pre-Determinations)

# On September 1, 2024, the coverage maximum for basic dental services changed to \$2,500

If Canada Life approved a pre-determination for dental work before September 1, 2024 (when the coverage maximum changed), please note that the approval may no longer be valid if the estimate exceeds the current plan maximum.

So, if you have an upcoming dental procedure that was approved by Canada Life before September 1, 2024, we recommend that you:

- Check with your provider to ensure your estimate is still accurate; and
- Re-submit the estimate to Canada Life for approval and confirmation of the amount eligible for reimbursement under the new basic dental plan maximum.

Staying informed helps you avoid surprises and ensures a smooth claims process!

#### Reminder: Weight Management Medication Coverage

Last December, we let members know that medications used for weight management – be they glucagon-like peptide-1 (GLP-1) or others – are no longer covered under the CUPE EWBT benefits plan. This update took effect on **January 1**, **2025**.

As such, new prescriptions for these medications are not eligible for approval and members with existing approved prescriptions will have coverage until **April 30, 2025**. In addition, GLP-1 medications, like Wegovy for example, which may be used to treat certain cardiovascular conditions will not be approved under your CUPE EWBT benefits plan for that use.

These changes are an initial and necessary step toward ensuring your CUPE EWBT plan remains financially viable, allowing us to continue to offer comprehensive benefits to support all members and their families.

You can find additional information in our 2024 Q4 Member Newsletter.



#### Spotlight on Your Travel Emergency Medical Coverage

As winter in Canada continues to be as unpredictable as ever, we know many of our members are making plans to vacation outside the country. If you have an upcoming trip (or, are thinking about taking one!), remember that you have travel emergency medical coverage under your CUPE EWBT benefits plan.

Prepare for travel by following these steps:

What you need to do	How to do it
Download your digital Canada Life travel card for easy access	<ul> <li>On Canada Life's website:         <ul> <li>Log-in with your email and password</li> <li>Select "Info centre &gt; View benefits cards"</li> <li>Click on your name and download the PDF that the site leads you to</li> </ul> </li> <li>On the My Canada Life at Work app:         <ul> <li>Select the card icon from the top-right corner</li> </ul> </li> <li>Select "Travel assistance" and screenshot the information on the screen</li> </ul>
Contact <u>Canada Life</u> before you leave	<ul> <li>Request a confirmation of coverage letter be sent to you. This includes:         <ul> <li>Your name;</li> <li>Plan number; and</li> <li>Certificate numbers</li> </ul> </li> <li>Provide this letter to a healthcare provider as proof of coverage in case of emergency</li> </ul>

You can find more information about travel emergency medical coverage here.

Wishing you safe travels in 2025!



# **Member Support**

#### Get Started (or, Keep Going!) on your Well-Being Journey with Starling Minds

Offered through OTIP, the Starling Minds Mental Fitness Program helps members manage stress, anxiety, burnout, depression, and substance use through comprehensive and confidential online cognitive behavioural therapy (CBT).

Members have 24/7 access to training sessions, self-guided exercises, and a supportive, stigma-free community. This tool exists to help you take control before symptoms escalate, all in the comfort and privacy of your own safe space.

Visit <u>www.otip.com</u> to learn more and find your member access code.

#### Giving Back - How we Support our Communities

At CUPE EWBT, we believe in making a meaningful impact—not just through benefits, but by investing in what matters most to our members and our communities.

Through financial contributions, volunteer efforts, and dedicated programs, we're committed to giving back and making a difference. Learn more about the initiatives we support <u>here</u>.

# Protecting Your Plan – March is Fraud Prevention Month!

<u>Fraud Prevention Month</u> is an annual public awareness campaign that helps Canadians recognize, reject, and report fraud attempts.

Fraudulent claims can have a ripple effect on your CUPE EWBT benefits plan and impact all members, as they divert funds that should go toward legitimate reimbursements and coverage improvements.

Stay tuned in March as we share tips and information on how you can spot fraud and help protect the integrity of our plan.