



Your CUPE Education Workers' Benefits Plan

Updated September 1, 2025

Putting Your Health First

Welcome to the CUPE Education Workers' Benefits Trust (CUPE EWBT) benefits plan. It's tailor-made for eligible CUPE education sector employees, designed to protect you and your family.

Full plan details — including who is eligible, enrolment deadlines, what's covered and what's not — are available on the CUPE EWBT website at www.cupe-ewbt.ca, as well as on OTIP's secure member website after you have enrolled.

The benefits plan is funded by the CUPE EWBT. However, members are required to pay a share of the monthly cost based on the number of regularly scheduled hours of work per week. Certain restrictions, limitations and exclusions will apply. In the event of your death before retirement, family members can continue health and dental coverage at no charge for 12 months.

The plan is administered by **OTIP**, a not-for-profit organization, dedicated to Ontario's education workers.

Canada Life is the insurance carrier for CUPE EWBT and is responsible for assessing and processing health and dental claims.

FACET is a Prior Authorization Program responsible for working with you and your healthcare provider through the process of acquiring specialty prescription drugs requiring pre-authorization.

MemberRX is the CUPE EWBT preferred pharmacy for high-cost specialty medication. It is Ontario's first "plan sponsor pharmacy" where dollars saved go right back into participating plans, helping to reduce their plan costs.

Chubb is responsible for assessing and processing accidental death and dismemberment (AD&D) claims.





Prescription Drugs

- 100% reimbursement on eligible drug costs, no annual maximum, no deductible
- Mandatory generic substitution (lowest-cost generic equivalent drug) — appeal available in special cases
- Prescription drug plan, including eligible life-sustaining drugs
- Pay-direct benefits card
- \$11 dispensing fee maximum
- Maintenance medications limited to 6 dispensing fees/benefit year
- Preventative vaccines
- Sexual dysfunction drugs up to \$300 maximum/benefit year
- Fertility drugs up to \$12,000 lifetime maximum



Dental Insurance

Fee guide	<ul style="list-style-type: none">· Current fee guide for province of treatment
Basic, periodontic and endodontic services	<ul style="list-style-type: none">· 100% of check-ups, X-rays, fillings, other related procedures up to \$2,500 per covered person, per year· Recall exams: once every 9 months for adults; 6 months for children under age 19· 10 units of scaling combined with root planing per 12 rolling months· Inlays (covered up to the cost of a filling)
Major services	<ul style="list-style-type: none">· 70% of bridges, crowns, dentures, onlays· Bridge, crown or denture replacement once every 5 rolling years· \$2,500 maximum/benefit year
Orthodontics	<ul style="list-style-type: none">· 50% coverage for adults and children· \$3,000 lifetime maximum



Please note, the benefit year is from September 1 to August 31. Rolling months are consecutive months from the date of purchase.



Paramedical Services

Reimbursement: 100%	Maximum
Chiropractor	· \$750/benefit year
Massage Therapist	· \$500/benefit year
Naturopath	· \$500/benefit year
Osteopath	· \$750/benefit year
Physiotherapist Occupational Therapist Athletic Therapist	· \$1,750/benefit year combined
Podiatrist/Chiropodist	· \$500/benefit year combined
Psychologist Registered Marriage and Family Therapist Registered Social Worker Registered Psychotherapist	· \$1,500/benefit year combined
Audiologist and Speech Therapist	· \$1,000/benefit year combined



Hospital

- 100% of semi-private hospital room



Vision Care

- Glasses, contact lenses and laser eye surgery
- \$450 maximum/24 rolling months
- Eye exams: 1 routine exam/24 rolling months; no maximum



Travel Assistance

- 100% of emergency medical services outside of Canada
- Up to 60 days/trip
- \$1 million maximum/trip





Medical Services and Supplies

100% reimbursement on the following:

Ambulance	<ul style="list-style-type: none">· Transport to and from nearest hospital· Includes air ambulance
Blood glucose monitors	<ul style="list-style-type: none">· \$150 maximum/12 rolling months
CPAP machines	<ul style="list-style-type: none">· \$2,500 maximum/benefit year beyond the Assistive Devices Program
Custom-made orthopaedic shoes	<ul style="list-style-type: none">· \$500 maximum for 1 pair/12 rolling months
Custom-made orthotics	<ul style="list-style-type: none">· \$700 maximum for 1 pair/24 rolling months
Insulin pumps	<ul style="list-style-type: none">· \$2,000 maximum/60 rolling months
Hearing aids	<ul style="list-style-type: none">· \$2,500 maximum/24 rolling months
Private duty nursing	<ul style="list-style-type: none">· \$25,000 maximum/36 rolling months
Surgical stockings	<ul style="list-style-type: none">· 2 pairs/12 rolling months
Wigs	<ul style="list-style-type: none">· \$1,000 lifetime maximum



Life and Accidental Death and Dismemberment (AD&D)

Basic Life and AD&D (Member only)	<ul style="list-style-type: none">· 100% paid by the CUPE EWBT*· 2x annual earnings up to \$400,000 maximum· Ends on retirement· AD&D coverage matches Basic Life amount· Includes waiver of premium to age 65 for disabled members
Member Optional Life and AD&D Spousal Optional Life and AD&D Child Optional Life	<ul style="list-style-type: none">· Member Optional and Spousal Optional Life and AD&D coverage up to \$300,000 maximum (units of \$10,000)· 100% member-paid, premiums based on gender, age and smoking status· Member Optional coverage ends on member's retirement· Includes waiver of premium to age 65 for disabled members· Spousal Optional Life coverage ends on member's retirement or when spouse reaches age 65, whichever comes first· AD&D coverage, if selected, matches the Member and/or Spousal Life amount· Child Optional Life coverage in units of \$5,000 to \$25,000 maximum, member-paid

* This applies to members with a 5.25% monthly member cost-share. Members with a 50% or 100% monthly member cost-share, that do not elect health and dental, are responsible for 50% or 100%, respectively, of their Basic Life Insurance premium.



Eligibility and Premium Share

All permanent CUPE members are eligible to participate in the CUPE EWBT benefits plan, as well as those casual or temporary employees eligible under their Collective Agreement.

Benefit	Hours worked	Member share (% of benefits costs)
Health & Dental (including prescription drugs and extended health)	15 or more hours/week	5.25%
	10 to <15 hours/week	50%
	<10 hours/week	100%
Basic Life & Accident Insurance (AD&D)	15 or more hours/week	0% (paid by EWBT)*
	10 to <15 hours/week	50%**
	<10 hours/week	100%**
Optional Life (Member, Spouse, Child)	n/a	100%
Optional AD&D (Member and Spouse)	n/a	100%
Lifetime maximum	· Unlimited (except where noted)	
Reimbursement	· 100% (except where noted), and may be subject to reasonable and customary limits	

* Basic Life and AD&D is 2 times your annual salary, up to a maximum of \$400,000, and is fully paid by the CUPE EWBT if you are working 15 permanent hours per week or more. Keep in mind, if your Basic Life and AD&D coverage is completely paid by the CUPE EWBT, coverage is mandatory, and you can't opt out.

** If you are working less than 15 hours per week and elect health and/or dental coverage (at 50% or 100% monthly member cost-share), your Basic Life and AD&D coverage is fully paid by the CUPE EWBT. If you do not elect health and/or dental coverage you will have the option to pay for your Basic Life and AD&D coverage.



Monthly Member Share (% of benefits costs)

Coverage	5.25%	50%	100%
Health — Single	\$9.54	\$90.83	\$181.66
Health — Family	\$23.18	\$220.77	\$441.55
Dental — Single	\$5.40	\$51.40	\$102.78
Dental — Family	\$13.11	\$124.91	\$249.83



Questions?

For enrolment, eligibility, life coverage or premiums

Call OTIP: 1-866-783-6847

For health or dental coverage & claims

Call Canada Life: 1-866-800-8058

For questions about the pre-authorization of specialty prescription drugs

Call FACET (Prior Authorization Program): 1-844-492-9105

Find your form and more details at www.facetprogram.ca

For questions about the fulfillment of your specialty drug prescription

Call MemberRx: 1-647-260-9797

For general inquiries

Email: info@cupe-ewbt.ca

Reasonable & Customary (R&C) Limits

The plan covers customary charges for the indicated services and supplies. All covered services and supplies must represent reasonable treatment. Treatment is considered reasonable if it is accepted by the Canadian medical profession, it is proven to be effective, and it is of a form, intensity, frequency and duration essential to diagnosis or management of the disease or injury.



PLAN ADMINISTERED BY OTIP
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About this guide

This quick reference guide is intended to provide you with a brief overview of the CUPE EWBT benefits plan and is not intended to be comprehensive. If the information in this guide differs from the benefits booklet, the terms and details of the benefits booklet apply. Please refer to the benefits booklet for full plan terms and details, available on the CUPE EWBT website at www.cupe-ewbt.ca. 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.