



# 2025 Q4 Member Newsletter

November 2025

[www.cupe-ewbt.ca](http://www.cupe-ewbt.ca)

CUPE Education Workers' Benefits Trust

La Fiducie d'avantages sociaux des travailleuses et des travailleurs de l'éducation du SCFP

We're dedicated to keeping you informed, so you can make the most of the season without worrying about your coverage or last-minute details.

This issue of your newsletter provides reminders and tips to help you stay informed about your coverage, so you can make the most of it. By understanding what's available to you and your family, and what you need to do to ensure your claims are reimbursed, you can better manage your health and wellness, now and in the year ahead.

Wishing you and your loved ones a wonderful holiday season and a happy, healthy New Year.

The Board of Trustees

## Travelling soon?

### Make Sure You're Covered in Case of Emergency

We know it's hard to think of everything when preparing for travel, but we recommend taking a few minutes to ensure you have easy access to your emergency travel medical coverage details *before* you head out. Having the information on hand can save you time *and* stress if you find yourself in need of medical care while you're away.

Download your digital Canada Life travel card to your phone's wallet so it's handy if you need it. Then, create and print a confirmation of coverage letter by logging in to [My Canada Life at Work](#):

- Click on "Info centre", then "Forms", and finally "Claim forms"
- Download the confirmation of coverage letter under "Out of Country Expenses"
  - The letter includes your name, plan, and certificate numbers, and can be shared with a healthcare provider as proof of coverage in case of emergency.

Keep these details handy, too (in case your phone's battery runs out!):

- Global Excel Management – available 24/7 when you have a medical emergency while travelling
  - **Canada or US:** 1-855-222-4051 (toll-free)
  - **All other countries:** 1-204-946-2577  
(call collect, or include long-distance charges when submitting your claim)

## Support Your Health *and* Our Plan: **MemberRx**

Since January 1, 2025, MemberRx has been helping CUPE EWBT members access specialty medications more easily, all while supporting the sustainability of our benefits plan. As you manage your health this holiday season and into the new year, remember that MemberRx is available to help make it even easier to receive your specialty medications.

Working alongside the FACET Prior Authorization program, MemberRx makes it easier to receive newly approved or renewed specialty medications. Their approach not only prioritizes excellent clinical care but also helps reduce the cost of high-cost specialty drugs, directly supporting the sustainability of our benefits plan. And, unlike traditional pharmacies, MemberRx operates without a profit motive, keeping its focus on what matters most: your health and the health of your loved ones. They focus on providing high-quality, compassionate care – especially for members with complex health needs – to ensure better outcomes and overall health management.

When you choose to use MemberRx, you choose excellent care *and* support to keep our CUPE EWBT plan sustainable for *all* members.

### Reminder Update about Therapeutic Class Pricing (TCP)

The implementation of TCP for prescription drugs has been delayed to **December 1, 2025**.

We're introducing this pricing strategy to help manage prescription drug costs while ensuring our members have continued access to effective treatments.

For more information, read our [latest updates](#) or visit the [TCP page](#) right here on our website.

Questions? Contact [info@cupe-ewbt.ca](mailto:info@cupe-ewbt.ca).

## Know What's Covered – Get Estimates or Approvals Before Treatment or Purchase

We all know that medical procedures, dental work, and prescription drugs can be costly. That's why it's a good idea to confirm what's covered before moving ahead with treatment or making a purchase. It's an easy way to avoid surprises and keep out-of-pocket costs to a minimum.

### What You Need to Know (And Do)

For any health or dental services expected to cost **over \$300**, you should submit an estimate – known as a **predetermination**) for approval *before* moving forward with the treatment or purchase. It will let you see what will be covered by the plan, and how much you may need to pay out-of-pocket.

Your service provider, doctor, and/or dentist are all very familiar with this process, but you need to remind them!

- **Medical devices or equipment** (for example, **CPAP machines, glucose monitors, or wheelchairs**)
- **Orthotics** or orthopedic shoes

- **Compression hose** (stockings)
- **Home nursing care**
- **Dental treatments** beyond routine exams and x-rays, like bridges, crowns, dentures and wisdom tooth extractions
- **Orthodontics** (braces)

When it comes to prescriptions for **Specialty Prescription Drugs**, these must be assessed and approved through [FACET's prior-authorization program](#).

Some providers can submit an estimate and/or predetermination directly to Canada Life on your behalf. But when they can't, or for other health expenses, you can submit an estimate using the [My Canada Life at Work](#) member site or app.

Visit our [File a Claim](#) page for all the details as some surprises, like unexpected costs, are best avoided!

## Have Questions?

Don't hesitate to reach out! All providers' contact information is on our [Contact Us](#) page.

**Plan Enrolment, Eligibility & Premiums** – OTIP Benefits Services

**Health, Drug & Dental** – Canada Life's dedicated CUPE EWBT representatives are there for you

**Travel Emergency Medical Assistance (Global Excel)** – when you're travelling outside Canada

**Prescription Drug Prior Authorization** – FACET (Cubic Health)

**Preferred Pharmacy for Specialty Prescription Drugs** – MemberRx

**Life and AD&D Insurance Coverage, Claims & Conversion** – OTIP and CHUBB Insurance

**General inquiries or Trust-related issues** – CUPE EWBT