

## CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

### You asked, we answered

**During these challenging times, our members remain our top priority. This update addresses some recent questions and answers from CUPE EWBT plan members.**

**Q: How is the COVID-19 pandemic impacting my CUPE EWBT benefits plan?**

**A:** We know this is a difficult time, but rest assured, your benefits plan is still here for you. **In fact, in light of the ongoing COVID-19 pandemic, the Trustees have approved a 3-month contribution holiday for all plan members with active coverage.** This means no benefits premiums will be collected for April, May and June.

In June, the Trustees will re-evaluate the situation and will decide whether to extend the contribution holiday for up to an additional 3 months.

We are doing everything we can to lessen the impact of the pandemic on members. Working closely with our plan providers, we will do our best to maintain high-quality service, address issues as they arise and keep you informed.

**Q: I don't have access to a computer and/or printer to submit the CUPE EWBT Authorization to Release Benefits Information form. What can I do?**

**A:** If you wish to authorize benefits communications with a third party, such as your CUPE Local, there are other ways to provide that authorization. If you have access to email, you can send a short email to [info@cupe-ewbt.ca](mailto:info@cupe-ewbt.ca) authorizing the Trust to communicate with your CUPE Local. If you have access to a printer, you can take a picture of the signed authorization form with your cellphone and email it to the Trust at [info@cupe-ewbt.ca](mailto:info@cupe-ewbt.ca). You can also provide authorization over the phone by contacting the CUPE EWBT Benefits Manager at (226) 752-8307. Be sure to provide your OTIP ID# in any Trust communications.

**Q: I just had a baby and want to add her to my benefits plan, but I'm having difficulty. Where can I get help?**

**A:** According to the plan rules, you have 31 days to change your benefits due to a qualified life event (e.g., change in marital status, birth of a child, etc.). It's important to make your life event change as soon as possible - especially if you are adding dependents - to ensure the coverage is there if it's needed.

If you have any difficulties with the life event process, or you don't have access to a computer, please contact OTIP Benefits Services at 1-866-783-6847 (8 a.m. to 5 p.m. Monday - Friday). If necessary, they can help you make the changes over the phone.

**Q: I was travelling at the start of COVID-19, and due to the travel restrictions currently in place, I am unable to return to Canada. What happens with my Travel Medical?**

**A:** Our plan insurer, Canada Life, recognizes that not all Canadians have been able to return home and will assess these situations on a case-by-case basis. In some circumstances, Travel Medical coverage may be extended.

For help when travelling abroad, please refer to the back of your Travel Assistance card and call the appropriate number, based on the country where you are travelling.

For questions about a claim or your coverage, call Canada Life at 1-800-957-9777 and ask to speak to the Out-of-Country Claims Department.

### Eligibility, employment and premium share

**Q: I'm a part-time employee, and my school board had my status listed incorrectly, so I was only paying the 4% premium share. Now this has been retroactively adjusted to 50%. How will the difference be collected?**

**A:** These types of issues will be handled on a case-by-case basis. OTIP will work with you to establish a reasonable repayment schedule. While you are eligible for the contribution holiday (noted earlier in this update) for your regular deduction amounts, you will still owe your contribution arrears after the contribution holiday period ends.

If necessary, you can access the Appeals process. Please refer to the [CUPE EWBT website](#) for information. The Appeals Committee is working on ways to make the process faster and more efficient for our members.

**Q: What happens if I am currently on (or go on) disability leave?**

**A:** The first priority is to make sure OTIP has a valid email on file that you can easily access (e.g., your home email). By default, communications will go to your school board email address, unless you change your email with OTIP.

If you have been on an approved LTD or WSIB claim for 24 months and wish to continue your benefits coverage, you will be responsible for covering 100% of the benefits costs. OTIP will send an email and a mailing to the home address they have on file for you, to get direction on whether you wish to maintain your coverage.

Note that you are eligible for the contribution holiday for April, May and June.

**Q: Because of the Covid-19 shutdown, I have been laid off from my CUPE position with the school board. What will happen to my benefits coverage?**

**A:** Your coverage will continue until the end of the benefit year (August 31, 2020). The 60-day grace period would begin on September 1 if you haven't returned to work. You would pay your member share. You will continue to be treated as an active employee, including accessing the contribution holiday for its duration (currently in place to the end of June).

## Benefits questions

**Q: Some paramedical practitioners (e.g., Psychologists, Social Workers, etc.) are now offering virtual and/or telephone consultations in place of in-person services. Are these covered?**

**A:** It's important that we all do our part to help slow the spread of the virus by practicing social distancing, and virtual healthcare can be a useful tool to support that objective. Canada Life will accept receipts for virtual appointments from the following providers, up to the usual benefit maximums:

- **Naturopath:** \$500 each benefit year
- **Occupational Therapist, Physiotherapist, Athletic Therapist:** \$1,750 combined each benefit year
- **Psychologist, Social Worker, Marriage & Family Therapist:** \$1,750 combined each benefit year
- **Speech Therapist, Audiologist:** \$1,000 combined each benefit year

As usual, these claims are subject to reasonable and customary limits. Please make sure to get proof of payment and submit your claim via [GroupNet for Plan Members](#), as you would any other claim.

**Q: What should I do about my drug supplies?**

**A:** The Canadian Pharmacists Association (CPhA) encourages Canadians to have common, non-prescription medications on hand for cold, fever and allergies. If you are taking regular prescription medications, make sure you have a sufficient supply, but don't "stockpile" them or rush out to get more because of the virus outbreak.

Your benefits plan covers a maximum of 6 dispensing fees per year for maintenance drugs (medications you take regularly for chronic conditions). To minimize the risk of drug shortages, many pharmacies are now limiting refills to a one-month supply. As a result, during the COVID-19 crisis, the dispensing limit will be lifted for CUPE EWBT plan members.

**Q: I had dental work planned but can't get it done now because of the pandemic. Will my claim still be covered?**

**A:** We recognize many practitioners are currently unable to provide services, which is challenging for our members. The insurance industry is working on the best way to handle this issue, and we will provide more information when it becomes available. Remember, the benefit year runs until August 31, so you still have some time to submit claims for this year.

## Looking for more information?

**OTIP Benefits Services:**

1-866-783-6847

8 a.m. to 5 p.m. Monday - Friday

[CupeBenefits@otip.com](mailto:CupeBenefits@otip.com)

**Canada Life:**

1-866-800-8058

**CUPE-EWBT:**

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

## A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario covered by the CUPE Education Workers' Benefits Trust. It is not intended to be comprehensive or to 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.