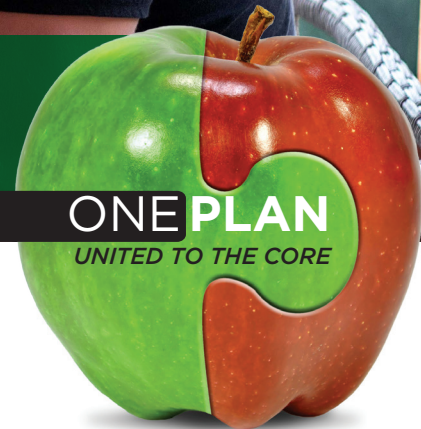




## CUPE EDUCATION WORKERS' BENEFITS TRUST

Q4 Member Newsletter | November 2021



### Staying in the know

**Despite many challenge-filled months, CUPE EWBT's commitment to the health and sustainability of your benefits plan remains as strong as ever.**

The Trust's sound financial management has been able to keep the member share at its original dollar amount, which will continue to be reviewed annually. Maintaining the current member share is a priority, given that operating costs are projected to grow between 5% to 7% per year.

It's also worth noting that our plan's funding comes from three separate sources; the majority of which is provided to the Trust through the school boards, and is based on the number of full-time equivalent (FTE) staffing positions.

An increase to the FTE funding was negotiated as part of the last collective agreement – and as of September 1, 2021, it was raised by 1%. This increase, together with sound financial management, has helped us keep the member share at its original amount, which is beneficial for all our members.





## Information about your travel benefit

### Current status, coverage, and who to contact

Are you contemplating travel this holiday season? It's worth taking the time to review the updated policies associated with your CUPE EWBT travel benefit.

#### Here's a quick summary of what you need to know in advance of your travel:

- If you have a sudden and unexpected medical issue while travelling, your Travel Assistance benefit provides access to multilingual assistance; it also helps you find physicians and healthcare facilities in the area, and make travel arrangements.
- Claims related to COVID-19, or ones that are incurred when visiting countries with travel advisory warnings, will be treated like any other claim under your plan.

Canada Life will cover medical treatments related to the initial medical emergency in accordance with their plan provisions, as well as follow-up treatment if you're unable to return home before the end of your trip due to quarantine (provided you aren't refusing to be evacuated). However, there is no coverage for incidental expenses.

#### These include:



Hotel



Meals

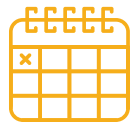


Cost of missed flights  
(if you're quarantined as  
a preventative measure)

For more information about your Travel Assistance Benefit, see the emergency medical travel brochure at [www.cupe-ewbt.ca/resources](http://www.cupe-ewbt.ca/resources).

# Statutory leave: emergency leave policy

While the pandemic seems to be winding down, it's still beneficial to know that in the event of a declared emergency (including those related to infectious diseases), you would still have access to benefits – at your current active rate – until the leave is officially declared over.



## An end of year reminder

Just a reminder that your plan year runs from September 1 to August 31. So, while we're approaching the end of the calendar year, there's nothing you need to do except continue monitoring your plan limits to help with budgeting. There are still nine months left in the plan year!



# Monitoring your plan limits

It's important that you monitor your limits. Why? Because if you understand your coverage, you'll be able to better budget for all the valuable supplies and services the CUPE EWBT plan has to offer.

Not all your benefits have plan-year limits – instead, some have 'rolling' limits based on the date that you receive (or purchase) the service (like the limits applicable to orthopaedic shoes and vision care!).

For example:

- **Custom-fitted orthopedic shoes** – the CUPE EWBT plan covers one pair every 12 rolling months, up to a maximum of \$500.
- **Custom-made foot orthotics** – the plan covers one pair every 24 rolling months to a maximum of \$700.
- **Hearing aids** – recently increased from \$1,000 every 60 rolling months, is currently covered up to \$2,500 every 24 rolling months.
- **Periodontal scaling** – 12 units of periodontal scaling combined with root planning every 12 rolling months.
- **Vision care** – \$450 every 24 rolling months.

Here's an illustration of how your vision care reimbursement could work, so you can keep close track – and not be surprised if a claim isn't paid before you're eligible for the service once again.

Claim date	Amount paid in the last 24 rolling months	Available for reimbursement
October 15, 2019 (initial claim)	\$0	\$450 (based on existing maximum)
March 15, 2020	\$200	\$250
December 15, 2021	\$350	\$100
December 15, 2023	\$0	\$450 (full amount once again available to claim)

## What to know more?

You'll find more detailed information on what's covered by your benefits plan in the CUPE EWBT Benefits Booklet, posted on the CUPE EWBT website.



## Remember, physician fees are not covered...

Your CUPE EWBT benefits plan provides comprehensive coverage for a truly wide range of health-related expenses – including prescription drugs, dental and vision care, paramedicals, as well as medical services/supplies. However, there are some fees – like those related to physicians, administration, and injections – that your plan doesn't cover.

**So, what exactly are physician fees? These may include the following costs:**



- Appointment fees
- Laboratory/diagnostic and therapeutic fees
- Doctors' notes
- Injections, when performed by your doctor
- Administration / block fees

Coverage for these expenses is most often available under your provincial healthcare plan (OHIP) – and therefore, won't be covered under your CUPE EWBT benefits plan.

**For instance:** If you're prescribed a drug that requires prior authorization, the plan doesn't cover the cost of your doctor completing the forms required by Canada Life.

### Be prepared

Make sure you completely understand your treatment options and the associated costs, so you're not unnecessarily paying out of pocket for the medical services/supplies you receive.

And if you're not sure whether an expense is covered or not, call Canada Life at 1-866-800-8058 or visit GroupNet for Plan Members for more information.

### Looking for more information?

Want more details on your benefits, or how the plan works? Check [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca) to find ongoing member updates, FAQs, the plan booklet and guide, as well as other helpful resources.

For enrolment and eligibility questions, or to report a death claim, call OTIP Benefits Services at **1-866-783-6847**.

Or if you have health and dental claims questions, contact Canada Life's dedicated CUPE EWBT line at **1-866-800-8058**.

Lastly, for any general inquiries or Trust-related issues, please email [info@cupe-ewbt.ca](mailto:info@cupe-ewbt.ca).

**As we enter 2021's home stretch, we hope you and your loved ones have a happy and safe new year.**

#### A final word

This bulletin has been prepared exclusively for eligible CUPE education 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.