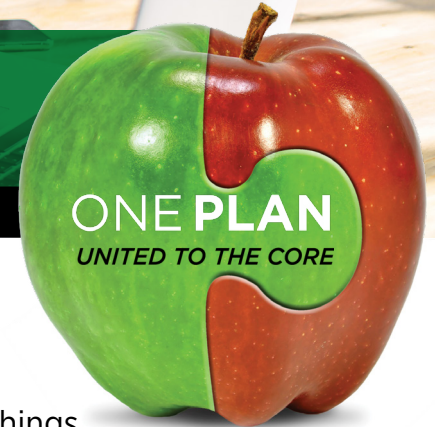




CUPE EDUCATION WORKERS' BENEFITS TRUST

Q1 Member Newsletter | February 2022



News for a new year

As Trustees, it's our job to ensure you're always in the know about all things related to your CUPE EWBT benefits plan.

In this first newsletter of 2022, we're focused on sharing more detailed information about the new time-limited Healthcare Spending Account (HCSA), and important reminders for the year ahead.

Your new time-limited HCSA

Your CUPE EWBT benefits plan now includes a time-limited HCSA, giving you extra flexibility when managing extra healthcare claims and costs.

What it is

The time-limited HCSA can be used by CUPE education workers who are enrolled in benefits through the Trust. It's available to cover expenses over and above what's covered by the plan between the period of December 15, 2021 to August 31, 2022.

This \$1,000 account can be applied to a wide range of eligible expenses – as outlined under Canada's *Income Tax Act* – incurred by you, your spouse and/or dependent family member(s). And it's tax-effective, too (although there are different taxation rules in Quebec, where you'll pay Quebec income tax on the amount of HCSA you use).



The list of eligible services you can spend your time-limited HCSA on is exhaustive. Feel free to call Canada Life's helpline (1-866-800-8058) to determine if your expense is eligible for reimbursement, or visit the CRA website, [here](#).



Why you have it

Instead of enhancing a specific benefit or two, this new feature provides the best way to help all eligible CUPE education workers pay for benefits that may not be covered under our plan, or for benefits subject to annual or lifetime maximums they might have already reached.

How to use it

Each CUPE EWBT member has \$1,000 in their HCSA that can be used to pay for benefits claims – like dental or massage expenses over and above the cap, or an extra set of glasses! – incurred between December 15, 2021 and August 31, 2022 (it's retroactive). You can even claim the premium share you pay for your CUPE EWBT benefits – OTIP will provide a receipt for this by August 31, 2022. It's a way for you to keep more money in your pocket.



Register for the HCSA webinar!

On February 27, 2022, we'll be hosting a webinar about the time-limited HCSA from 1 p.m. to 3 p.m. ET – you can register for this, [here](#). In the meantime, if you have immediate questions or would like to submit them in advance of the meeting (no personal details, please), you can email them to info@cupe-ewbt.ca.

Submitting claims for reimbursement from the time-limited HCSA

Remember, you must use this account before August 31, 2022 (if you choose to do so) – and submit your claims before September 30, 2022.

Submitting claims for reimbursement from your time-limited HCSA is easy.



1 Just log in to GroupNet for plan members (or use the app!) on the Canada Life website, fill out the online form and click the box that says you want all or part of your expense to be covered under your time-limited HCSA.



2 Submitting a paper-based one instead? Simply check the box on the form.

If you've already submitted a claim(s) since December 15, 2021, you must resubmit any unpaid portion if you want it to be reimbursed from the time-limited HCSA – claims will not be reassessed automatically.

Have coverage under your spouse's plan?

Be sure to submit the expense to that plan before claiming it under the time-limited HCSA.

Have questions about the time-limited HCSA?

We've created a [full page on the CUPE EWBT website](#) dedicated to details and resources related to the time-limited HCSA, helping you make the most of this new benefit.

Need more information?

Canada Life is also here to answer questions, such as:

- How to use your time-limited HCSA;
- Whether an expense is eligible for reimbursement;
- How to submit claims, as well as deadlines for submission – and much more!

Just call 1-866-800-8058.



An important reminder

Date paid vs. dispense date

There are two dates you need to keep in mind when you're purchasing glasses, orthotics, hearing aids, a CPAP machine, or another medical device/piece of equipment: the **date paid** and the **dispense date**.

The date paid is just like it sounds: the date you pay (or prepay) for the item. And the dispense date is the date you actually receive the item. For example, the day you pay for a new pair of glasses would be the *date paid*, while the day you pick them up would be the *dispense date*.

Canada Life adjudicates all claims based on the dispense date (not the date you paid for the item), meaning you won't receive reimbursement until you have the medical supply physically in your hands.

Your receipts must clearly indicate the date you received your medical supply. If you purchase an item before retiring or losing your benefits coverage, please ensure the medical supply is paid in full and received before this happens.

If the supply is paid for but not received before your coverage ends, it will be declined.

Your HCSA in action

If you purchase an item – and received it anytime on or after December 15, 2021 *but before August 31, 2022* – you may submit any unpaid portion of the claim to be paid out of your time-limited HCSA.

Looking for more information?

Make sure the information you currently have on file with OTIP is accurate and includes a beneficiary!

Want more details about your benefits or how the plan works? Visit www.cupe-ewbt.ca to find ongoing updates, FAQs, the plan booklet and guide, as well as other helpful resources.

For enrolment and eligibility questions, 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**.

And for any general enquiries or Trust-related issues, please email info@cupe-ewbt.ca.

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.