



CUPE EDUCATION WORKERS' BENEFITS TRUST



In these trying times, we encourage you to spend time with loved ones, enjoy the warmer Spring weather and take advantage of all the many resources available to you as a CUPE EWBT plan member.

As you know, your benefits program helps ensure you and your family have meaningful, affordable, and sustainable benefits coverage at your disposal. That said, you also have access to a time-limited Healthcare Spending Account (HCSA) – which gives you the flexibility to pay for eligible products and services suited to your personal health and wellbeing needs.

Each CUPE EWBT member has \$1,000 in their time-limited HCSA that 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).

Who qualifies as a dependent?

Your time-limited HCSA isn't just for you.



The \$1,000 in your account can be used to help pay the cost of eligible expenses incurred by your eligible spouse and children enrolled in the CUPE EWBT Health and/or Dental plan.

Time-limited HCSA benefits also extend to other family members who depend on you for support – and for whom you're entitled to claim a medical expense tax credit under the Canadian *Income Tax Act*, including:

- you or your spouse/common law partner's children or grandchildren who were age 18 or older at the end of the tax year; and
- you or your spouse/common law partner's parents, grandparents, brother, sisters, aunts, uncles, nieces or nephews who were residents of Canada at any time during the year.

Submitting time-limited HCSA claims for your dependents

It's easy!



Just log in to GroupNet for plan members on the Canada Life website (or app!) and follow the same process you use when submitting claims for yourself, but check your dependent's name instead. (The same process applies for paper-based forms, as well.)

You have until September 30, 2022 to submit your time-limited HCSA claims.

You can use this account for things like...

- Monthly premium payments from December 15, 2021 to August 31, 2022
- Major dental and orthodontic work, including braces
- Vision devices (eyeglasses and contact lenses)
- Paramedical claims over and above your CUPE EWBT benefits plan cap!



Here's to your good health!

When it comes to your mental and physical wellbeing, having a more proactive approach can make a big difference. Be sure you're taking advantage of all the CUPE EWBT benefits plan and time-limited HCSA have to offer – they're here to help support your overall health.

Remember, you're reimbursed 100% of the reasonable and customary charge up to the maximum allowable for the following paramedical expenses...

Chiropractors	\$750 / benefit year
Massage Therapists	\$500 / benefit year
Naturopaths	\$500 / benefit year
Osteopaths	\$750 / benefit year
Physiotherapists, Athletic Therapists, Occupational Therapists	\$1,750 combined / benefit year
Psychologists, Registered Social Workers, Registered Marriage and Family Therapists, and Psychotherapists	\$1,500 combined / benefit year

Maxed any of these out?

Use your time-limited HCSA to continue your care!

We created a page on the CUPE EWBT website dedicated to your time-limited HCSA. It includes all the resources needed to help you make the most of it, such as:

- A [short video](#) about your time-limited HCSA: how it works, what to use it for, how to submit – all in under three minutes;
- An enhancement to the [Frequently Asked Questions](#) section; and
- A link to the recorded version of the [time-limited HCSA webinar](#).

Announcement

We'd like to thank Salama Rajab for her contributions as CUPE EWBT's Managing Director over the past three and a half years, and congratulate her on her next career opportunity.

Effective May 16, 2022, we welcome Andrea Rappitt as our new Managing Director. Andrea has acted as CUPE EWBT's Benefits Manager for the past three years and brings a wealth of knowledge and experience to this role. You may contact Andrea at bm@cupe-ewbt.ca.



Summer updates

Just a reminder that your benefits coverage will continue without interruption over the summer seasonal layoff period.

This means your monthly premium withdrawals by our plan administrator (OTIP) will continue and be withdrawn from your bank account on July 15 and August 15, 2022 at your active member contribution rate.

And you can still use your time-limited HCSA during this time, too!

To ensure you keep receiving important information from OTIP and CUPE EWBT throughout the summer months, please be sure to update your preferred email address. (The default is the school board one you have on file with OTIP!)

Arrears repayment

CUPE EWBT benefits plan members pay a share of their Health and Dental coverage costs. The amount you pay is based on the number of hours you work on a weekly basis.

Staying up to date with your premium payments helps guarantee your coverage is there when you need it. However, the Trust knows that other financial priorities may prevent you from making a payment. That's why – as of March 1, 2021 (revised April 27, 2022) – a policy was put in place explaining how a missed premium payment or two (or more!) can affect your coverage and eligibility for benefits. The policy also addressed how to eliminate arrears by catching up on your payments, which ensures your coverage remains in place.

The table below highlights key details of this policy:

THE SITUATION	WHAT HAPPENS	WHAT YOU NEED TO DO
You miss one monthly benefits premium payment	Your coverage is not suspended; OTIP sends a notice of the delinquent date and the missed amount that will be added to your next monthly deduction.	Ensure your banking information is correct. Make sure you have two months of premiums available in your account for the next payment.
You miss two consecutive monthly payments	Your coverage is suspended on the 16th day of the second month; OTIP sends a notice of the delinquent date, including instructions on reinstating coverage.	Repay the amount owed within 90 days to reinstate coverage; Follow the instructions provided by OTIP to reinstate coverage.
You miss four or more non-consecutive monthly payments – or you miss two monthly payments more than once	Your coverage is suspended; OTIP sends a notice of the delinquent date(s), including instructions on reinstating coverage.	Repay the amount owed within 90 days to reinstate coverage; Follow the instructions provided by OTIP to reinstate coverage.
It's been more than 90 days and you're in arrears for one year or less	Your coverage is suspended; If you pay the full amount in arrears within one year your coverage will be reinstated without evidence of insurability required.	Arrange to pay the arrears up to the date your benefits were suspended and premiums from the date of suspension to the current date; Once payment has been received (within one year of being suspended), your coverage will be reinstated.
It's been more than 90 days and you're in arrears for more than one year	Your coverage is suspended; If you are in arrears for more than one year, you and your eligible dependents must apply for health coverage through evidence of insurability or a valid life event (e.g., the birth of a child); If approved, coverage is effective from the new eligibility date.	Arrange to pay the arrears up to the date your benefits were suspended; If you have been in arrears for more than one year, you and your eligible dependents must apply for health coverage through evidence of insurability or through a valid life event (e.g., the birth of a child).

If you have any further questions about the delinquency control policy and paying arrears, please read the full policy on the CUPE EWBT [website](#) and then email (info@cupe-ewbt.ca).

Looking for more information?

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.