



## YEAR IN REVIEW

### 2023 Annual Report to Members

The CUPE EWBT is dedicated in service to supporting our members' health and well-being both now and into the future. With this commitment comes great responsibility, as we work to improve the financial health and longevity of the plan, while always keeping your best interests at the forefront of every decision we make.

In 2023, we made significant strides in advancing how we support the well-being of our members, even as we faced challenging decisions. Balancing fiscal responsibility given the state of the plans' financial health with our commitment to maximizing benefits, every decision we made was in service of ensuring long-term support and care for our members.

This annual update provides details about the Trust's activities throughout 2023 and the first half of 2024. We encourage you to read it, [visit your new website](#) (if you haven't already), and learn more about your CUPE EWBT plan, designed to support your overall well-being.

In good health and solidarity,

The Board of Trustees

## OUR BOARD OF TRUSTEES

The following Trustees were members of the CUPE EWBT Board. Learn more about each trustee on our brand new CUPE EWBT website!

Gary Goddard, Chair

William Campbell

Dan Crow

Tammy Graham

Carrie Lynn Poole-Cotnam  
(appointed March 3, 2023)

David Marshall  
(appointed February 9, 2023,  
resigned February 28, 2024)

Karen McRae

Wanda Muirhead-Toporek

Craig Young, P. Eng., CPA  
(appointed in 2024)

Andrea Rappitt, Managing Director

### The Board of Trustees

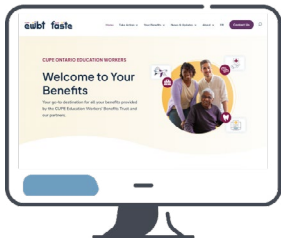
The board is composed of representatives from both the government/CTA and CUPE membership, with four trustees appointed by the Crown, and five appointed by CUPE. This diverse group ensures that all voices are heard and that the Trust operates with integrity and transparency.





Accessing and understanding your benefits is now easier than ever!

## OUR BRAND NEW WEBSITE: HAVE YOU EXPERIENCED IT?



Just a little over a week ago our new CUPE EWBT website went live!

Designed to be your go-to resource for all benefit-related information, the new website has intuitive navigation, personalized tools, and up-to-date resources that empower you to make informed decisions about your health and well-being.

### What's New (other than almost everything)?

#### Simplified Information with Easier Navigation

Quickly find what you need, with easy-to-understand benefits information to help you get the most from your CUPE EWBT benefits plan.

#### No More Unanswered Questions

From coverage levels to submitting claims, prior authorization to leaves of absence, you'll find answers to all your questions – and those you haven't thought of yet.

#### The Details You Need

From detailed benefit explanations to proactive health tips, it's everything you need to know, all in one place.

Discover our new benefits experience and see how we're committed to supporting your health and wellbeing.

[Visit our latest news article](#) for more details and leave feedback to be entered to **WIN a Tim Hortons gift card!**

## 2023 MOMENTS WE'RE PROUD OF

### We Asked, You Answered!

In March 2023, the CUPE EWBT delivered surveys to 44,254 members, and almost 1/3 of you responded! We were excited to receive more than 12,500 responses – thank you!

Your survey feedback played a crucial role in shaping the new website and continues to help ensure we meet your needs.

### Some notable survey response highlights:

- ➔ The plan adequately meets respondents' needs and those of their families – 82% somewhat agree.
- ➔ Respondent members know what is/is not covered under the plan – 85% at least somewhat agree.
- ➔ There remains room for improvement despite indicating that a reasonable balance has been struck between benefits and coverage details communicated: respondent members desire to remain informed.



## STRATEGIC PLANS AND COMMUNICATION WITH OUR MEMBERS

In April 2023, the Board of Trustees began strategic planning to address these goals:



Ensure plan sustainability



Enhance members' experience:

- Improve member communication
- Collaborate with providers to refine the benefit process
- Support wellness initiatives

This led to thoughtful changes in how we communicate with a continued focus on your benefits experience and well-being.

- **Quarterly Newsletters:** Delivered via email in March, June, September, and November 2023 to keep you updated with the latest news about your plan and resources.
- **Website Updates:** Regularly refreshed website content to ensure you have access to the most up-to-date information.
- **Communication Strategy Proposal:** Approved for 2023-2027, the communication strategy was developed with intention and care, aimed at creating an exceptional experience in support of your well-being.
- **Exciting Re-Branding Plans for 2024:** Work to create the new brand identity and website you see today began in 2023. We hope you're as excited as we are with the result!



### EXPANDED ACCESS TO CARE

Due to a shortage of doctors, many of our members visit nurse practitioners. Starting February 2023, the Trust approved adding nurse practitioners to the plan, covering their full range of services. Nurse practitioners can now prescribe medications and refer members for treatment or testing under the CUPE EWBT plan.

### INTRODUCING THE MEMBER EXPERIENCE COMMITTEE

In September 2023, the Board set up the Member Experience Committee whose role is to improve your journey through the benefits process. Their first change updated our policy to separate continuous glucose monitors (CGMs) from flash glucose monitors (FGMs).

Now, you can use your drug card for FGM supplies at the pharmacy, so you don't need to submit a claim and can lower your out-of-pocket costs.

### MANAGING HIGH-COST DRUG COSTS: CUBIC HEALTH'S FACET PROGRAM

To address the rising costs of specialty drugs, GLP-1 prior authorizations were moved to the FACET Program in November 2023.

Starting January 1, 2024, all high-cost specialty drugs are assessed through Cubic Health's FACET Program, whose team of licensed pharmacists provide quick, evidence-based assessments, usually within 24 to 48 hours. Members also get support from a liaison to help understand their assessment and next steps.

# PLAN DETAILS AS OF DECEMBER 31, 2023



**52,694**  
members eligible  
for coverage



**48,023**  
members receiving  
benefits coverage



**64**  
school boards  
in Ontario

The plan's funding comes from three separate sources, each one crucial to maintaining the Trust's ongoing sustainability:

1. The majority is provided through the school boards and is based on the number of full-time equivalent (FTE) staffing positions (following negotiations between OSBCU/CUPE, the Crown, and the CTA).

According to the last agreement, the Trust's funding will increase by 1% on September 1, 2024, and again on September 1, 2025. A larger increase of 4% is planned for the end of August 2026. Future increases haven't been determined yet.

It's important to note that healthcare costs alone are rising by 8%.

2. Member contributions.
3. Return on investments.

## SPOTLIGHT ON FINANCES<sup>1</sup>

Between January and December 2023, the CUPE EWBT received –



**\$241 MILLION**  
Full-time equivalent  
staff funding

+



**\$14.1 MILLION**  
Member  
contributions

+



**\$7.4 MILLION**  
Return on  
investments

=



**\$262.5 MILLION<sup>2</sup>**  
In funding

Most of this funding goes directly toward paying members' claims, in addition to the premiums charged by the plan's insurance providers.

<sup>1</sup>All numbers are extracted from the audited financial statements as of December 31, 2023.

<sup>2</sup>Net of taxes



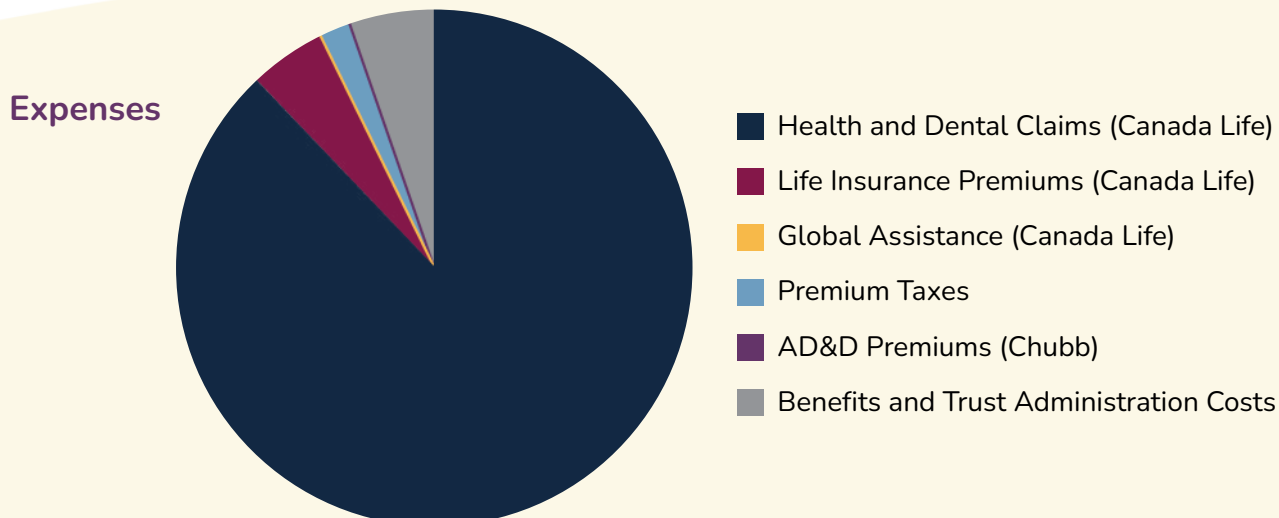
# THE TABLE BELOW ILLUSTRATES THE TRUST'S FUNDING AND EXPENSES (IN MILLIONS) AND HOW BENEFIT DOLLARS WERE SPENT IN 2023

The Trust's audited financial statements as of December 31, 2023, show that assets (net assets available for benefits) were \$97.3M as of December 31, 2023, down from \$104.9M on December 31, 2022.

Although assets are \$2.9M higher than expected because of better-than-anticipated investment returns, they are still lower than the previous year's. And, this marks the second consecutive year of operating costs exceeding revenue, where the majority of expenses are the result of paying members' claims as summarized below.

| Funding                                       | Expense amount (in \$ millions) |
|---|---------------------------------|
| All Funding Sources (net of retail sales tax) | \$262.9                         |
| Expenses                                      |                                 |
| Health and Dental Claims (Canada Life)        | \$238.4                         |
| Life Insurance Premiums (Canada Life)         | \$12.9                          |
| Global Assistance (Canada Life)               | \$0.3                           |
| AD&D Premiums (Chubb)                         | \$0.7                           |
| Benefit and Trust Administration Costs        | \$13.5                          |
| Premium Tax                                   | \$4.7                           |
| Total expenses                                | \$270.5                         |
| Net assets (beginning of year)                | \$104.9                         |
| Change in net assets                          | (\$7.6)                         |
| Net assets (end of year)*                     | \$97.3                          |

\*Net assets used in the actuarial valuation are \$1,858,200 higher than financial statements as of December 31, 2023





## MEMBER CONTRIBUTION CHANGES WERE EFFECTIVE SEPTEMBER 1, 2024

As responsible stewards, the Trustees make evidence-based decisions, sometimes difficult, to maintain the benefits program's health and robustness for current and future members.

They follow a key principle: to create the best possible plan for members with the available funding while ensuring long-term sustainability.

The CUPE EWBT's 2023 financial details, summarized on pages 4 and 5, highlight the need for changes to ensure the plan's long-term health.

To address the Trust's financial situation, rising healthcare costs, and inflation while meeting member needs, the Trustees made evidence-based adjustments that were finalized to ensure minimal impact on members.

### Effective on September 1, 2024:

- Basic Life Insurance and Supplementary Life Insurance premium rates decreased;
- Member contributions related to Health and Dental premium rates increased; and
- There were two Dental coverage updates.

### To learn more about these changes, visit our website:

- [The Q2 Newsletter](#) explains the changes and shows the cost differences;
- The Current Monthly Member Premiums are posted on the [Your Benefits Premiums](#) page

**Changes will be reflected on your September 16, 2024, OTIP pre-authorized bank deduction.**

We want to stress that these changes support a strategy to bring member contributions in line with current cost realities.



### Attention: Important Notice!

If you submitted an estimate for dental work to Canada Life, but the work hasn't started yet, please re-submit the estimate to ensure it remains approved for coverage due to changes in the dental plan effective September 1, 2024.

# YOUR ANNUAL BENEFIT RESET IS APPROACHING



Every October, a review is done to determine if your regularly scheduled working hours have reduced, which may affect your benefits funding and member contributions for the coming year – we call it the **October Checkpoint**.

Any premium changes resulting from the 2024 October Checkpoint will take effect in November 2024 and will apply to the 2024/2025 year.



*If your regularly scheduled hours have decreased:*

- You will move to the appropriate cost share category and your premium share will be adjusted accordingly.
- If the decrease affects your benefits funding level, your benefits will be suspended effective November 1.
- OTIP will send you an email that prompts you to complete an event and reinstate the benefits that you wish to continue. This ensures that the higher level of premium required for your benefits is not deducted from your bank account without your permission.



*If your regularly scheduled hours increase during the benefit year and this changes your funding level:*

- You can take advantage of the lower premium share.
- You will not have to provide medical evidence of insurability for Health and/or Dental coverage if you apply for coverage within 31 days of the increase.

[Learn About Your Benefits](#) on our website to help you better understand your eligibility and how the premium share works.

## WANT MORE INFORMATION?

Need more information on your benefits? Or want to learn more about how the plan works? Check out the New CUPE EWBT website: [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca). This is where you'll find ongoing member updates, answers to frequently asked questions, the plan booklet and guide, as well as other useful resources.

For questions on enrollment and eligibility, you can call OTIP Benefits Services at 1-866-783-6847.

For questions on life, health and dental claims, Canada Life's dedicated CUPE EWBT line (1-866-800-8058) is here to help you.

For questions about the process or status of the pre-authorization of specialty prescription drugs, please reach out to the FACET Prior Authorization Program at 1-844-492-9105; you can also visit [www.facetprogram.ca](http://www.facetprogram.ca) to access Find my form.

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