

## Introducing your new life, health and dental plan – yours from OSSTF Benefits

OSSTF has worked closely with our partners at the Ontario Teachers Insurance Plan (OTIP) to design a *made-for-OSSTF* benefits plan based on an analysis of benefit usage cost trends, and direct feedback from members.

After years of planning and extended negotiations, we are extremely pleased to introduce **OSSTF Benefits** — an *Employee Life and Health Trust (ELHT)*. This innovative arrangement offers us added control and some key cost savings which will be redirected back into the plan. More to the point, it will help to protect your access to meaningful and sustainable benefits coverage for years to come.

It's been a long and, at times, intense journey. And there is still a lot to do before we begin enrolling the first group of members in the OSSTF Benefits Plan early next school year. What we can tell you is that everything is falling into place and that you will receive full plan details and enrolment information when you return to school in the fall.

In the meantime, this bulletin provides the answers to a few key questions about your *OSSTF Benefits ELHT* and your corresponding benefit coverage. We encourage you to review it at your convenience—but stress that you don't need to do anything at this time. You will continue to enjoy coverage under your existing benefits arrangement until you are contacted to enrol in the new plan.

With that in mind, we ask you to hold your questions for now. All of the resources needed to address your personal questions or comments will be in place in September. Thank you for your continued support and commitment to the federation.

Dale Leckie  
Executive Director  
OSSTF Benefits



## Introducing your new OSSTF Benefits

After years of planning and preparation, we are pleased to confirm that your benefits will soon be provided through an all-new OSSTF Employee Life and Health Trust (ELHT) that is sponsored and managed by OSSTF. This innovative arrangement will help to ensure that all eligible OSSTF members have access to *meaningful, affordable, and sustainable* benefits. The following questions and answers should give you a better understanding of the Trust structure—and your future benefits plan.

### 1. What is OSSTF Benefits?

OSSTF Benefits is an Employee Life and Health Trust (ELHT) established specifically to pay benefits for eligible OSSTF members. The ELHT is a trust whose sole purpose is to provide life, health and dental benefits to eligible plan members and their beneficiaries. Under current law, money contributed to a trust can be used only to provide approved benefits to eligible plan members—and to cover any reasonable expenses associated with management and administration of the trust fund.

### 2. How is the trust funded?

The Income Tax Act dictates that ELHTs must be funded by employers—in our case, the individual school boards. The government will provide some initial funds to ensure that there is money in the trust on day one to cover benefit claims. Going forward, the government will allocate a negotiated amount of money to the individual boards each year. The boards, in turn, will contribute all of the allocated money to the trust. It's a roundabout route, but that's how it works.

### 3. Is the OSSTF Benefits ELHT part of OSSTF?

No. OSSTF Benefits is a separate legal entity established for the sole purpose of managing and delivering benefits. The organization will have minimal staff and overhead – and will be run largely by a Board of Trustees.

### 4. Who are the Board of Trustees?

The trust is managed by a nine-person Board of Trustees. Four Trustees are appointed by the provincial government and five Trustees are appointed by OSSTF. The Trustees are ultimately responsible for the effective management of the Trust, including the appointment of professional advisors. Regardless of their personal affiliations, the individual Trustees have a fiduciary obligation to manage the trust in the best interest of all plan members.

## **5. What are the advantages of a provincial plan?**

It's all about control and cost management. We know that the combined OSSTF membership offers considerable purchasing power—and related financial advantages—that simply aren't available to the individual boards and districts that currently operate their own benefit plans. By taking full advantage of these economies of scale, we are able to provide optimal benefits coverage to OSSTF members as a group. Looking forward, we will have full control over the plan design—and types and levels of benefits available to members.

## **6. What will my coverage be under this new plan?**

The OSSTF Benefits Plan will include health (including out-of-country travel) and dental, basic and optional life, and accidental death and dismemberment (AD&D) benefits.

## **7. When will the new plan be ready for review?**

We're just putting the finishing touches on things—and will be prepared to communicate the plan details in September.

## **8. Who will be eligible under this new plan?**

Contract teachers and support staff members will be eligible to participate in the new plan if they are:

- represented by OSSTF;
- covered by the central collective agreement; and
- currently eligible for benefits under a local collective agreement.

Contract teachers and support staff members working less than full-time will be eligible to participate in the new plan, and will pay pro-rated premiums based on their current full time equivalent (FTE) employment arrangement under their existing collective agreement.

Long term occasional teachers who are eligible for benefits under the current collective agreement will continue to be eligible for benefits and will be enrolled in the OSSTF Benefits Plan.

Daily occasional teachers who are eligible for per diem payments will retain those payments.

Daily occasional teachers who are eligible for benefits will receive equivalent payment in lieu of the benefits.

Casual and term assignment support staff are not eligible to participate in the new plan, and will continue under their current benefit arrangements provided by the school board.

Retirees are eligible to participate in the new plan if they are covered under a board plan as of August 31, 2013, and are still covered before the start of *OSSTF Benefits*. Also, a retiree who participates in a board plan after August 31, 2013 and is still covered before the start of *OSSTF Benefits* will be eligible to participate in the new plan, but under a separate retiree pool where premiums will be fully retiree-paid. Members who retire after the start of *OSSTF Benefits* will not be eligible to participate in the new plan.

## **9. When will the province-wide plan be launched?**

The new OSSTF Benefits Plan is scheduled to go live November 1, 2016. To ensure things run as smoothly as possible, the transition to the new OSSTF Benefits Plan will take place in several separate groupings or waves, between November 2016 and August 2017. The determination of wave scheduling of Districts is based on a variety of factors including number of members, technological capabilities at boards and transfer of information, available carrier information and current insurance carrier.

The *tentative* first wave of Districts transitioning into the OSSTF Benefits Plan will be composed of eligible active OSSTF members (teachers and support staff) in the following boards:

- Bluewater District School Board
- Brant Haldimand Norfolk Catholic District School Board
- District School Board of Ontario North East
- Grand Erie District School Board
- Halton District School Board
- Kawartha Pine Ridge District School Board
- Ottawa-Carleton District School Board
- Peel District School Board
- Rainbow District School Board
- Renfrew District School Board
- Simcoe County District School Board
- Thames Valley District School Board
- Thunder Bay Catholic District School Board
- Waterloo Region District School Board

Any changes to this list will be communicated at a later date.

## **10. Who will be our new benefits provider?**

OTIP (Ontario Teachers Insurance Plan) will be the administrator of the plan and will be responsible for responding to member inquiries through their contact centre. OTIP will also be responsible for maintaining plan eligibility through their online member portal, as well as premium accounting and leave of absence administration.

Manulife will be the primary insurer of the plan for certain risks to protect the plan against rare and expensive claims. Manulife will also use their automated claims systems to adjudicate more than 90% of the health and dental claims submitted. Many of these claims will be handled electronically and their specialized claims department will then adjudicate the balance. Teachers Life will insure the AD&D benefits.

## **11. Will I have a chance to make changes to my coverage (e.g. Add a family member)?**

As OSSTF members transition into the provincial benefits plan, members will be required to review their coverage and update their selections including adding any dependents within the first 31 days of transition. Following that, there will be a number of life events where members will have the opportunity to update their coverage, including:

- An increase/decrease in contractual Full-Time Equivalent (FTE);
- Birth or adoption of a child;
- Common law relationship or marriage;
- Divorce or ending a common-law relationship; and
- A spouse loses health or dental coverage.

## **12. Who should I contact if I have any questions?**

Members will be provided with detailed information about the new OSSTF Benefits Plan in September. Until then if you have any questions, please send them to [Dale.Leckie@osstfbenefits.ca](mailto:Dale.Leckie@osstfbenefits.ca)

### **The final word**

This bulletin is intended to provide you with a general overview of the new OSSTF Benefits Plan. It is provided for information purposes only and is not intended to be comprehensive. Additional communication on the plan terms and enrolment will be provided in the following months.

