



Is Winter Making You Feel Blue?

Have you ever noticed that morning sunlight streaming through your window makes you want to jump out of bed while the darker winter months cause you to stay under the covers and hibernate? For many of us, sunlight can impact our mood, making us feel a little down during the winter, but it does not affect our ability to participate in daily activities. For others, the lack of sunlight can trigger a type of depression called Seasonal Affective Disorder (SAD).

SAD is a mood disorder where people who generally experience good mental health during most of the year, face symptoms of depression in the winter, year after year. SAD is believed to be related to seasonal variations in light and appears to be more common in northern climates, like Canada.

Many of the symptoms of SAD are similar to other forms of depression, making it difficult to diagnose. According to the Canadian Mental Health Association, *“symptoms that occur for at least two consecutive winters, without any other explanation for changes in mood and behaviour, can indicate the presence of SAD.”*

Symptoms may include: low energy, problems with sleep, a change in eating habits, weight gain, mood swings, difficulty concentrating, avoidance of social situations and feelings of anxiety. When the days get longer in the spring, these symptoms typically diminish.

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FAST FACTS

USEFUL INFORMATION FOR YOUR MEMBERS

Each year, OTIP publishes *Fast Facts*, an informational summary of government benefits - such as CPP and EI - and legislation relevant to your plan members.

You can find the 2011 edition of *Fast Facts* online in the Resource Centre section of www.otip.com.

Message from the President



Have you noticed the days getting longer and the sun shining through the clouds more often? For many years, light has been therapeutically used in the treatment of Seasonal Affective Disorder (SAD) and other forms of winter depression. The numbers are staggering: one in five Canadians currently suffers from a serious mental health issue such as depression or anxiety. Several studies indicate that mental illness accounts for almost one-third of all disability claims in Canada. Acknowledging this cost impact to our members and their benefit plans is just one factor to consider. At the grass roots level, overcoming the stigma associated with mental illness is paramount and society as a whole has further to go down the path of mental health awareness and acceptance.

Client Corner

OTIP is happy to welcome:

- ▶ Avon Maitland – OCTEA – LTD
- ▶ Trillium Lakelands ECE – Life and LTD
- ▶ Waterloo CDSB ECE – Life and LTD
- ▶ Upper Grand DSB ECE – Life and LTD

maps generated by the program can be shared with a health care provider. Dr. Sam Ozersky, one of the Mensante mental health innovators behind the FeelingBetterNow® program, spoke at the 2010 Benefits Workshop and his message about mental health was the highest ranked by participants.

The upcoming Benefits Workshop will once again showcase OTIP's commitment to service and customer care. This year a change in venue will take the event to the Hilton Toronto Airport Hotel and Suites. More information on the September 28 and 29 Workshop will follow with invitations set to be distributed in early June.

Great strides towards the execution of the various components within the Connect 3 project have been made. OTIP celebrated the New Year with the successful implementation of the project's RTIP and ARM phase. The Connect 3 project demonstrates OTIP's ability to adapt to the changing insurance marketplace and implement change.

Though the demands of the Connect 3 project are extensive, the group insurance services team has been able to continue with business as usual and provide attention to daily and cyclical tasks such as client meetings, industry presentations, and the variety of cyclical renewals: RTIP and ARM; LTD; and, life, health and dental. OTIP has positioned itself for future group insurance opportunities which will be reinforced by both its partnership with Manulife and OTIP's existing value-adds as a third party administrative services provider.

Vic Medland – *President, Group Insurance Services*

Government to Help More Ontarians to Quit Smoking



The Ontario government recently announced that beginning this spring it will expand health services to help smokers quit. Access to over-the-counter nicotine replacement therapy like nicotine patches and gum, plus counselling, will be provided free of charge to Ontario smokers through participating family health teams. These services currently exist through public health units, community health centres, pharmacies and hospitals.

Tobacco-related disease claims the lives of 13,000 Ontarians each year, the equivalent of 36 lives per day, and costs the Ontario government \$1.93 billion in health care costs per year. It is estimated that providing access to these health services through family health teams will assist 20,000 more Ontario smokers to quit over the next two years.

This is good news for our members. Smoking cessation products such as nicotine patches and gum were deemed Natural Health Products (NHPs) by Health Canada in late 2009 and lost their Drug Identification Number (DIN) status, making the products ineligible for reimbursement under all OTIP plans. Now more Ontarians will have free access to these products, making it easier to quit smoking. *ii*

It's Fast and Easy

Online Claims and Direct Deposit

On April 1, 2010, OTIP introduced new online claims and direct deposit services for our health and dental plan members. These new services, at no additional cost, make it faster and easier for members to submit claims. To date, over half of members have already registered for the OTIP Services Plan Member Secure Site and 22% of members are using the new direct deposit service to receive payment for their claims. One of our members has this to say about the new direct deposit service:

"WOW! Fantastic job. I was at the dentist a few days ago and my claim has been processed and the money is in my bank account this morning. What exceptionally speedy service. Thank you to all of you at OTIP who work so hard for us. Job well done."

~Sylvie Tibben, Kincardine, OTIP member

Please encourage your members to reap the following benefits of using online claims and direct deposit services:

Get paid more quickly.

Signing up for direct deposit allows members to have their health and/or dental claims automatically and securely paid to their personal bank account.


Review benefit coverage

online. Members can view their plan information online including what benefits are covered, how frequently benefits can be claimed and how much they will be reimbursed.

Submit claims online. Members can submit common health and dental claims, including vision and paramedical claims, online and receive an e-mail alert when the claim has been reviewed.

Check claims status. Members can view the status of recently submitted claims and see their claims history online.

Contact OTIP directly. Members can send a note directly to OTIP Benefits Services. They will receive a response within two business days.

It's simple. Online claims and direct deposit services make the claims process much easier. To access the Plan Member Secure Site, go to www.otipservices.com, enter the plan number and login to the secure area. 

Is Winter Making You Feel Blue?


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According to research, 2-3% of Ontario's population may have SAD, while another 15% may experience a milder version known as "winter blues or blahs". Winter blues can often be relieved with increased exposure to light such as spending more time outdoors during the day, exercising and sitting near windows, sky lights or lamps. A vacation in the sunny south can temporarily relieve SAD symptoms. For more severe cases of SAD, light therapy (sitting under special lighting), counselling and/or antidepressant medications can be used under the guidance of medical professionals.

Winter blues can often be relieved with increased exposure to light.

The key to managing SAD is to be aware of the symptoms and to get professional treatment if the symptoms become insurmountable.

Ontario educators with OTIP long term disability coverage have access to a Web-based mental health care service called FeelingBetterNow® (www.feelingbetternow.com/otip), which is a free, confidential service designed to assist in the identification of common emotional and mental health issues like SAD.

More information about SAD can be found on the Canadian Mental Health Association Web site at www.cmha.ca under mood disorders. And remember, sunnier days are just ahead! 



LTD Questions and Answers

What is the Canada Pension Plan (CPP) Disability Benefit and how do I qualify?


The CPP Disability Benefit is part of the Canada Pension Plan and is designed to provide financial assistance to CPP contributors who are unable to work because of a severe and prolonged disability. In addition, CPP also pays monthly benefits on behalf of the disabled contributor's dependant children.

To qualify for benefits, you must have a disabling condition which is "severe and prolonged". "Severe" means your condition prevents you from working regularly at any substantially gainful occupation and "prolonged" means your condition is long term or may result in your death.

For more information, please visit the Canada Pension Plan Web site at www.hrsdc.gc.ca and search under disability benefit.

What is the difference between an employee assistance program (EAP) and OTIP's early intervention (EI) program?

An EAP provides short-term counselling assistance to employees and their families to help them resolve personal difficulties related to work, family and marriage.

Early intervention is designed to provide members with rehabilitation support during the early weeks of disability by creating a communication link between an insured member and OTIP's professional rehabilitation staff. The goal is to provide members with assistance that will help them return to their regular work and possibly prevent or shorten the duration of an LTD claim. 



OTIP Teaching Awards Recognizing and Celebrating Teaching Excellence

World Teachers' Day (October 5) is an international day of recognition for the invaluable contribution educators make to our society. We are proud to partner with the Ontario Teachers Federation (OTF) to present the annual OTIP Teaching Awards. The 2010 recipients were honoured for their passion and dedication to the education of our children.

Our 2010 honourees are:

Elementary Teacher

Alice Désormeaux,
St. Anne Separate School,
Hanmer


Secondary Teacher

Colleen Drew-Baehre,
North Hastings High School,
Bancroft

Beginning Teacher

Matthew Biggley,
Vincent Massey Secondary School, Windsor


Spread the news!

The nomination deadline for the 2011 OTIP Teaching Awards is **April 1, 2011**. Please encourage the nomination of an exceptional teacher. Visit www.teachingawards.ca to submit a nomination. 



OTIP is proud to be a founding member of Third Party Administrators' Association of Canada (TPAAC). TPAAC's mission is to represent the interests of its members as a common voice to the insurance industry and the various Provincial and Federal Government regulatory bodies.

OTIP's membership in TPAAC offers you a certain comfort level that we're operating in a professional manner and that we have a vested interest in servicing your business.

For more information on TPAAC, please visit www.tpaac.ca. 



Benefits Workshop Update

Each September OTIP holds a Benefits Workshop for its local presidents, presidents of prospect groups and affiliate representatives. During this day-and-a-half long workshop, over 290 participants have the opportunity to learn, listen and share through a number of engaging and inspirational sessions.

Popular topics this past year included learning about OTIP’s group insurance services, details of the health, dental and long term disability plans, as well as tips for relieving stress, enhancing personal life experiences, and improving overall health and wellness. Particular thanks go to two speakers who made an overwhelming donation following our 2010 Benefits Workshop. Don Thomson, who spoke of CAREpath’s services, made a generous contribution to OTIP’s Community Fund, and Dr. Alexandra Gellman provided a copy of her book “Passage Ways to Your Soul”, free of charge, to all participants.

Following the guidance of Trees Ontario, OTIP’s Benefits Workshop was again a green, carbon neutral event. In the spring of 2011 over 50 trees will be planted in support of Trees Ontario’s vision to enhance the health and integrity of the environment.

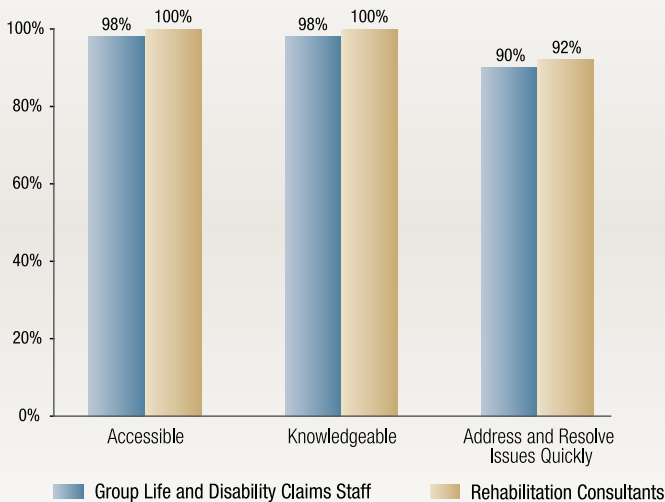
OTIP’s 2011 Benefits Workshop will be held on September 28 and 29 at the Hilton Toronto Airport Hotel and Suites in Mississauga. Invitations will be sent out by early June. *iii*

How Satisfied are Affiliates with OTIP Service? - Very!

In 2010, OTIP departments Group Life and Disability Claims (including Rehabilitation Services) and Member Services conducted surveys with all four affiliates to determine service satisfaction levels. We are very pleased to report that our affiliates feel a high level of satisfaction when interacting with OTIP.

2010 Group Life and Disability Claims Survey Results

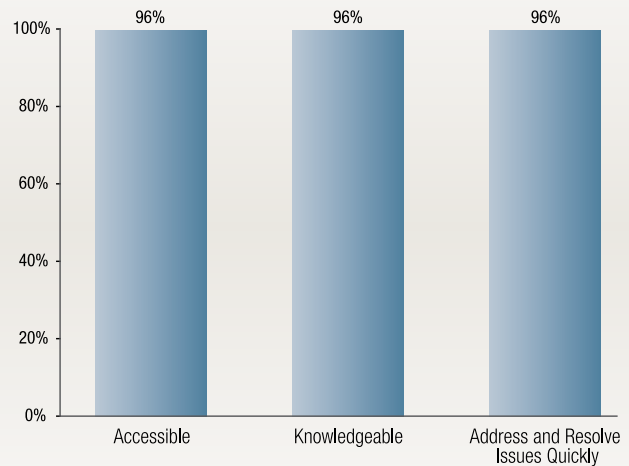
% of Affiliates who agree Group Life and Disability Claims Representatives are:



Overall affiliate satisfaction with Group Life and Disability Claims Representatives **97%**

2010 Member Services Survey Results

% of Affiliates who agree Disability Service Representatives are:



Overall affiliate satisfaction with Disability Service Representatives **98%**

We appreciate the feedback from our affiliates. Invitations for the 2011 affiliate online satisfaction surveys will be sent via e-mail this spring. *iii*

When we work together, there's nothing we can't achieve

OTIP Community Fund

Launched in 2008, the goal of the OTIP Community Fund is to support the charitable programs that matter the most to our members.

Help us help your community


Help us spread the word about the OTIP Community Fund! If your members are involved in charitable work, encourage them to apply for funding by visiting www.otipcf.com.

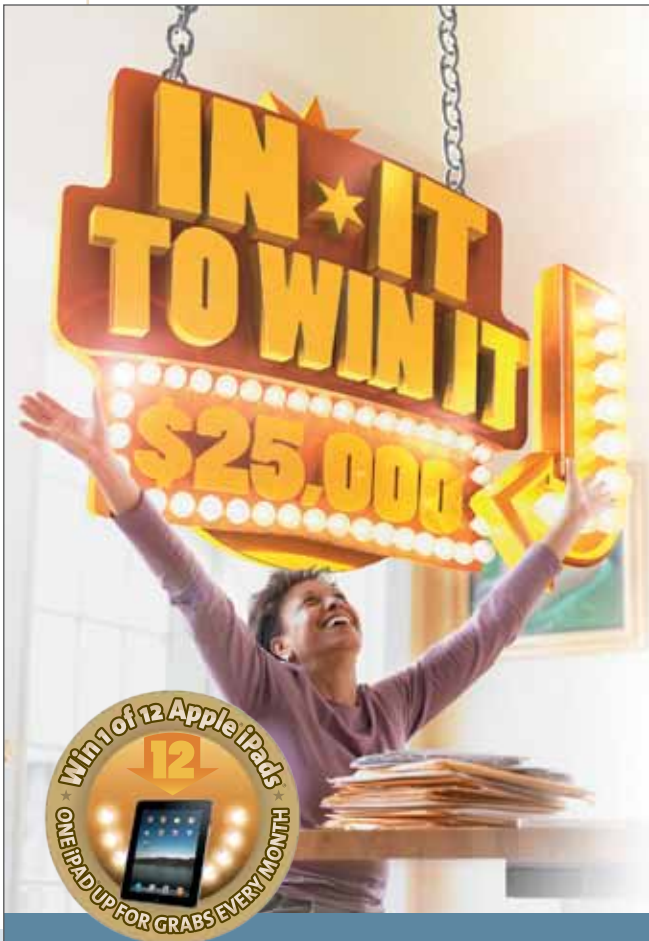
OTIP Community Fund Supports Live Free Campaign

Every morning, 1 in 10 children arrive at school without any food to sustain them for the entire school day. These students suffer academically because they are too hungry to concentrate. Student nutrition programs supply healthy food before or during school to children in need so they can succeed academically and socially.

In March 2011, the OTIP Community Fund will be the title sponsor of the Live Free campaign. The campaign will raise needed funds by asking community members to spend one day living free of something they take for granted and donate its value to their local student nutrition program. The cost of daily newspapers and morning coffees can amount to a lot when an entire community participates. In addition to the \$20,000 OTIP Community Fund donation to the Live Free campaign, OTIP staff will be participating in the Live Free fundraiser with individual and corporate match donations.



This single day of action, run by the Student Nutrition Programs in Central West Region (Peel, Halton, Waterloo, Wellington/Dufferin/Guelph) will help over 40,000 students in 800 schools representing all four education affiliates. 



Enter OTIP's **In It To Win It** Contest today for a chance to win **1 of 12 Apple® iPads®** and a shot at our grand prize of **\$25,000**.

It's simple. Get a quote for an OTIP product between January 4 and December 30, 2011, and you'll be entered into a monthly draw for an Apple® iPad®. Your name will also be entered into the grand prize draw for \$25,000 taking place at the end of the year. There's never been a more exciting way to experience the OTIP difference!

Already have some of your insurance with us? We offer a full range of products, including auto, property and life insurance, retiree health plans with travel and dental, long term care, critical illness and occasional education employee benefits. Get a quote for any one of them and you can get in it too!

Get in it to win it by requesting a quote online at www.youareotip.com or call us at 1-877-277-6847.

The sooner you enter, the more chances you have to win!



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Get contest updates by following us on Twitter! [@InItToWinIt2011](https://twitter.com/InItToWinIt2011)
To see the monthly winners and for full rules and regulations, visit us at www.youareotip.com.

The Success of the CAREpath Cancer Assistance Program

For the past four years OTIP, through a partnership with CAREpath, has offered our members specialized cancer-related service programs. Three distinct services are available at no cost to members:

- ▶ **CAREpath Navigation System** – provides members and their immediate families (spouse and dependant children) with tailored, one-on-one emotional support and medical advice from initial cancer diagnosis (or medical suspicion of cancer) throughout treatment, post-treatment and into remission.
- ▶ **CAREpath Survivor Support** – provides information and guidance for members and their immediate families (spouse and dependant children) who have completed their cancer treatment, and
- ▶ **CAREpath Cancer Information Line** – provides members with access to cancer-related information to help extended family members (i.e., parents, siblings), colleagues and friends who have been diagnosed with cancer.

The CAREpath program is making a big difference.


SOME ENCOURAGING STATISTICS:

CAREpath Navigation System:

- ▶ 78% success in reducing toxicity from treatment
- ▶ 77% of OTIP members who used CAREpath's services continued to work during treatment
- ▶ 57% success in providing access to special counselling
- ▶ 40% success in improving symptom control medications
- ▶ 33% success in expediting changes in case management
- ▶ 16% success in changing/expediting surgery

CAREpath Survivor Support Program:

- ▶ in 36% of cases provided explanation, detection, intervention of treatment side effects
- ▶ in 14% of cases provided new or additional diagnosis
- ▶ in 10% of cases changed patient supportive care
- ▶ in 18% of cases developed patient exercise plans

For more information or to access the CAREpath program, OTIP members should call CAREpath at 1-800-290-5106 or go to www.otip.com and click on the CAREpath link. 



CAREpath

THE CANCER ASSISTANCE PROGRAM

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The Benefits & Insurance Bulletin

is published twice a year for our group insured clients. We encourage you to share this information with your members, who may want to use these articles in their district newsletters.

If you have any comments or suggestions, please contact us.

OTIP

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Do you know a student who could use an extra \$1,500 for tuition?

They could **WIN** a bursary from OTIP!



If you're insured with OTIP and you, your child, step-child, niece, nephew or grandchild (under the age of 30) will be a full-time post-secondary student at a Canadian college or university for the upcoming academic year, enter online for the chance to win a bursary from OTIP.

Twelve bursaries of \$1,500 each are awarded annually. Applications are accepted until June 15 each year.

Visit www.otip.com for more information.



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You have it, get out and use it!

As an OTIP member, you have access to savings on a variety of products and services from over 40 companies across Ontario. Visit your federation or association Web site and click on the Edvantage link for more information about this great program.

Edvantage
savings • contests • special events