

# Benefits Bulletin – January 30, 2018

OSSTF District 7, Bluewater

Teachers' Bargaining Unit

Stephen Lau, Vice-President

## T4A Tax Slips

The OSSTF Benefits plan provides Basic Life Insurance and AD&D (Accidental Death and Dismemberment) benefits based on 2 times annual earnings. The funding for these benefits is from the negotiated FTE funding for active members and there is no required member contribution.

Therefore, the Life & AD&D premium is a taxable benefit and members will be receiving T4A tax slips from OTIP for these taxable benefits by the end of February.

These taxable benefit amounts are calculated based on the cost of Life and AD&D premiums paid for the 2017 calendar year (January to December). Prior to transition into the OSSTF ELHT, these amounts would have been reported to members on their T4 from their employer.

### Note:

For Ontario residents only, the funded Life and AD&D premium are taxable benefits, however for Quebec residents, funded health and dental amounts will also be reported on the T4A tax slips.

If you have any questions please contact Donna Morrison, Executive Director, at [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca).

## Collection of December Payroll Deductions Not Taken

As you may recall, the OSSTF ELHT Board advised OTIP not to take payroll deductions in December 2017 for retroactive amounts that were \$100 or more. As communicated at that time, members are now being invoiced directly by OTIP

for the outstanding member contributions not taken from December payroll.

The standard repayment schedule is for members to either remit the full amount or repay the outstanding premium in four monthly instalments. If members require a longer period for the repayment of these outstanding premiums, please contact Donna Morrison directly.

If members do not respond within 30 days of receiving the OTIP notice, the outstanding amount will be processed via payroll deductions.

Questions about this notice? Please contact Donna Morrison directly at [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca).

## Happy Heart Month



*February is Heart Month. Here's how to prevent heart disease, what signs and symptoms to look for, and five tips for living your healthiest life.*

Heart disease is the second leading cause of death in Canada, and the leading cause of death among Canadian women. With February marking Heart Month, we're turning our attention to spreading awareness about heart disease and how you can improve your heart's health starting today.

To learn more, visit [www.otip.com/article21](http://www.otip.com/article21)

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## OHIP+ and Exceptional Access Program

On January 1, 2018, the Ontario Ministry of Health and Long-Term Care (MOHLTC) introduced OHIP+: Children and Youth Pharmacare. Ontario residents who are 24-years-old or younger will be able to get their prescription medications for free under the new OHIP+ program. Enrolment and drug coverage will be automatic, with no upfront costs such as co-payments or deductibles.

The new program will cover all drugs currently reimbursed through the Ontario Drug Benefit (ODB) program. This includes more than 4,400 drug products listed on the ODB Formulary/Comparative Drug Index and additional drugs eligible for funding through the Exceptional Access Program (EAP) provided by the Ontario Ministry of Health and Long-Term Care. Therefore, medication that may be considered for funding through the EAP will not be covered under the OSSTF Benefits plan, unless an EAP application has been processed.

To prevent interruption in drug coverage while the EAP application is being processed, there will be a grace period from January 1, 2018 to March 31, 2018. During this time, members can continue to submit claims to their benefits plan as they do today and they will be covered.

### *What members need to do if EAP drugs are being claimed*

Members need to contact their prescribing doctor/nurse practitioner to:

1. Ask if there is a suitable alternative drug covered on the Ontario Drug Benefit Formulary that can be prescribed to the patient instead of the EAP drug.

**Or,**

2. Request them to complete an EAP application for coverage of the EAP drug. The approval process can take a few weeks. Members are encouraged to take action now, so they are not paying out-of-pocket the next time they get the prescription filled.

To ensure members have sufficient time to apply, a joint communications has been sent out (via an e-blast) from the insurer (Manulife Financial) and OTIP to OSSTF Benefits members who are using EAP drugs.

### **For non-Prior Authorization drugs**

If EAP drug coverage is approved:

- The doctor/nurse practitioner may contact the member or the member can call the doctor/nurse practitioner directly to find out the status.
- The member can tell their pharmacist the prescription will be paid through OHIP+.
- The member does not need to notify OTIP.

If EAP drug coverage is denied:

- The doctor/nurse practitioner may contact the member or the member can call the doctor/nurse practitioner directly to find out the status.
- OTIP will require proof that the EAP application was denied.
- The member must send OTIP this information.
- Once OTIP has been informed, the pharmacist can submit the EAP drug claim to see if it can be covered under the group benefits plan.

### **For Prior Authorization drugs**

If EAP drug coverage is approved or denied:

- The doctor/nurse practitioner may contact the member or the member can call the doctor/nurse practitioner directly to find out the status.

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- OTIP will require proof that the EAP application was approved or denied.
- The member must send this information to OTIP.
- Once OTIP has been informed, the pharmacist can submit the EAP claim to see if it can be covered under the group benefits plan.

Questions about this notice? Please contact Donna Morrison directly at [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca).

If you have questions about OHIP+, please visit [www.ontario.ca/ohiplus](http://www.ontario.ca/ohiplus).

## Entitlement of Members to Benefits During Statutory Leaves Under the *Employment Standards Act, 2000*

Please be advised that the OSSTF ELHT will provide benefit premium coverage in the same manner as previously calculated (pro-rated for part-time members) to all employees on any statutory leave, including the entirety of the statutory extended parental leave in effect December 3, 2017, unless the employee elects in writing not to continue to participate in the plan.

### Other Statutory Leaves Under the ESA

Members on all statutory leaves are entitled to ELHT payment of benefits premiums as described above (pro-rated for part-time members) during the entirety of statutory leaves so long as they do not elect out of the plan. Please note that several other leaves of absence have been created or expanded

under the *Safe Workplaces and Better Jobs Act*, including:

1. **Family Medical Leave:** section 49.1 of the *Employment Standards Act, 2000* (ESA), providing for Family Medical Leave, is extended from eight to 28 weeks. Further, subsection 49.1(3) is added, allowing an employee to take a leave to care for the following family members:
  - (a) The employee's spouse.
  - (b) A parent, step-parent or foster parent of the employee or the employee's spouse.
  - (c) A child, step-child or foster child of the employee or the employee's spouse.
  - (d) A child who is under legal guardianship of the employee or the employee's spouse.
  - (e) A brother, step-brother, sister or step-sister of the employee.
  - (f) A grandparent, step-grandparent, grandchild or step-grandchild of the employee or the employee's spouse.
  - (g) A brother-in-law, step-brother-in-law, sister-in-law or step-sister-in-law of the employee.
  - (h) A son-in-law or daughter-in-law of the employee or the employee's spouse.
  - (i) An uncle or aunt of the employee or the employee's spouse.
  - (j) A nephew or niece of the employee or the employee's spouse.
  - (k) The spouse of the employee's grandchild, uncle, aunt, nephew or niece.
  - (l) A person who considers the employee to be like a family member, provided the prescribed conditions, if any, are met.
  - (m) Any individual prescribed as a family member for the purposes of this section;
2. **Critical Illness Leave** – was what previously known as "critically ill child care

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leave" will be called "critical illness leave", and allow an employee to take a leave to care for the family members listed above, under Family Medical Leave. If the leave is taken in relation to a minor child, the leave entitlement is up to 37 weeks, and if the leave is taken in relation to an adult family member, the leave entitlement is up to 17 weeks (s. 49.4);

3. **Child Death Leave** – the new section 49.5 entitles an employee to a leave of up to 104 weeks if their child dies;
4. **Crime-Related Child Disappearance Leave** – the new section 49.6 entitles an employee to a leave of up to 104 weeks if the child disappears and it is probable that the child disappeared as a result of crime;

**Domestic or Sexual Violence Leave** – the new section 49.7 allows an employee employed by an employer for at least 13 consecutive weeks to take up to 10 days and up to 15 weeks leave, the first five days of which are paid, if the employee or child of the employee experiences domestic or sexual violence, or the threat thereof, and the leave is taken for one of the enumerated purposes, which include seeking medical attention relating to the violence, obtaining services from a victim services organization, obtaining counselling, to relocate, or to seek legal or law enforcement assistance. The amount of the leave (10 days and 15 weeks) is ambiguously worded, but seems to indicate that employees have the flexibility of taking up to 10 days on an *ad hoc* basis, or longer portions of leave as needed.

If you have any questions please contact Donna Morrison, Executive Director at [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca).

## Semester Changes

As you may be aware, there have been challenges in processing of the data required from Boards going to OTIP that is required for the administration of the OSSTF ELHT benefits for members.

With Semester 2 about to begin, this is a time when there are a relatively high number of benefit-related changes occurring, including new hires, commencement of new leaves of absence or members returning from a leave, FTE status changes, etc. OSSTF Benefits and OTIP have been working together to ensure that these changes are being reported and processed as efficiently as possible.

Members are strongly encouraged to watch for emails from OTIP regarding new benefit elections and to monitor the level of their OSSTF Benefits payroll deductions.

If members are not receiving invites, or status change information from OTIP by the end of February, or if members are concerned about potential payroll deductions, they are encouraged to contact OTIP Benefits Services Department at 1-866-783-6847, or to contact Donna Morrison at [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca).