

Benefits Bulletin – April 18, 2017

OSSTF District 7, Bluewater

Teachers' Bargaining Unit

Stephen Lau, Vice-President

Our Previous Benefits Plans Terminated January 31, 2017

With the introduction of the new provincial benefits plan, our previous extended health care and dental insurance plan #47902 terminated at midnight on January 31, 2017. As such, any health and/or dental claims incurred prior to midnight on January 31, 2017, should be submitted for processing through our previous plan. In order to be reimbursed, Members **MUST** submit their claims within 90 days of our plan's termination date, which means before May 1, 2017. Any claims submitted after May 1, 2017, for processing under our previous plan will **NOT** be reimbursed. Any outstanding claims will have to be submitted using a paper claim form and cannot be done online. Also, you will not be able to access your claim history in our previous plans online, nor be able to print off any explanation of benefits showing previous claims already paid. However, Members can still call OTIP Services at 1-866-783-6847 for that information if the need arises.

Four Important Steps For Hiring A Renovation Contractor

Do you have a renovation project on your to-do list this summer? If you are going to hire a contractor to help you complete it, there are a few important steps you need to take.

Most of us have heard a contractor horror story through a friend, family member, or have seen it on a home improvement show. Many things could go wrong. Whether it's work not performed to code, not meeting your desired specifications, unexpected delays, or costs going way over budget, home renovations can be a stressful endeavour.

A survey by the Canadian Mortgage and Housing Corporation reports that of the 40 percent of Canadian households who renovate their home, about three quarters hire a contractor. Here are four important tips before you do:

- 1. Ask for referrals:** Know someone who renovated their home? Ask them to refer contractors that they've used and had great success with – especially on similar projects.
- 2. Look for consistency and permanence:** The ideal service provider would have a physical business office and has been in business for a number of years under the same name.
- 3. Do a legal check:** Ensure contractors are licensed by your province and that they have the proper insurance – meaning they are covered if they are injured during the project.
- 4. Notify your insurer:** Contact your insurance broker to discuss whether the renovations will require an adjustment to your home policy.

OTIP is available to answer any of your questions; give them a call today at 1-800-267-6847.

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Walk into Retirement with a Plan



Presented by:



During this workshop, you'll learn about:

- Retiree health insurance benefits
 - Why RTIP is the #1 choice for plan flexibility regarding your health and finances
 - Only plan to offer choice with your Health, travel and dental
- Group Home and Auto insurance
- Life insurance solutions tailored to retiree needs and planning
- Tax and estate planning before and after retirement
- RRSPs and Investments preparations
- CPP and OAS
- Lending strategies
- Your Pension – OTPP and/or OMERS

This **complimentary** workshop is open only to members and spouses. It covers valuable information that will be useful to all those planning to retire within the next five years.

Date:	May 15, 2017
Time:	4:30 p.m. to 7:30 p.m.
Location:	Best Western Owen Sound, 1800 2 nd Avenue East
To Register:	Please register online www.otip.com/events <i>Please note any dietary requirements at time of registration A light dinner will be served.</i>

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With a **Grand Prize of \$5,000** to spend on travel through Flight Centre, how you spend it is completely up to you! Plus, we are also giving away **six \$500 cash prizes!**

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Go to otip.com/contest-rules for full contest rules.

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