

Benefits Bulletin – April 30, 2018

OSSTF District 7, Bluewater

Teachers' Bargaining Unit

Stephen Lau, Vice-President

Member Premium Share

Basic Life and AD&D (Accidental Death and Dismemberment) benefits are mandatory and are 100% FTE funded. For active members, therefore, no member contribution is required for basic life and AD&D.

Member Optional Life and AD&D, Spousal Optional Life and AD&D and Child Optional Life benefits are voluntary and 100% member paid.

Health and dental benefits are voluntary. For 1.0 FTE members, the member contribution is 6% of the health and dental rates. This contribution is prorated for members who have less than a 1.0 FTE position. Outlined below are a sample of the monthly and annual member premium share of the health and dental premium based on FTE. The sample premiums indicated below include 8% retail sales tax and are subject to change.

Monthly Premium Share		1.0 FTE	0.667 FTE	0.5 FTE	0.333 FTE
Health	Single	\$7.61	\$47.32	\$67.24	\$87.16
	Family	\$19.03	\$118.31	\$168.10	\$217.89
Dental	Single	\$4.01	\$24.91	\$35.39	\$45.87
	Family	\$10.02	\$62.27	\$88.48	\$114.68

Annual Premium Share		1.0 FTE	0.667 FTE	0.5 FTE	0.333 FTE
Health	Single	\$91.32	\$567.84	\$806.88	\$1,045.92
	Family	\$228.36	\$1,419.72	\$2,017.20	\$2,614.68
Dental	Single	\$48.12	\$298.92	\$424.68	\$550.44
	Family	\$120.24	\$747.24	\$1,061.76	\$1,376.16

When members are going through the enrolment process, the costs of the benefit elections will be illustrated so that informed decisions can be made.

If further information is required, please contact Donna Morrison, OSSTF Benefits Executive Director at donna.morrison@osstfbenefits.ca.

(continued)

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Walk Into Retirement With A Plan

(presented by OTIP and Educators Financial Group)

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 22, 2018
Time:	4:30 p.m. to 7:30 p.m.
Location:	Best Western Inn on the Bay, 1800 2 nd Ave. E. Owen Sound
To Register:	Please register online www.otip.com/events <i>Please note any dietary requirements at time of registration</i> <i>A light dinner will be served.</i>

Five Clever Car Cleaning Tips

Everybody loves a good hack—a little trick that makes your life just that much easier. That's why we've rounded up this list of car cleaning tips that are so clever you might actually look forward to cleaning your vehicle. Even better, these simple hacks involve ingredients and materials you probably already have at home.

As an education employee, you may be gearing up for a road trip once school's out for the summer. Why not try these cleaning tips to get your vehicle looking in tiptop shape before you hit the road?

To learn more, visit www.otipinsurance.com/article19