

# Benefits Bulletin – October 2, 2017

OSSTF District 7, Bluewater

Teachers' Bargaining Unit

Stephen Lau, Vice-President

## Retirement Planning Workshops

### Are you within 10 years of retirement?

If so, it's time to think about financially planning your life after teaching! To this end, OSSTF District 7 is proud to present Marc Robillard from our Provincial Office, and his Retirement Workshop.

**Monday, October 23 at 5:00 pm**  
at **The Stone Tree** in **Owen Sound**  
(**light lunch served by 4:45 pm**)

The workshop lasts about 2½ hours with time for questions afterwards. If you are **interested** (and you should be if you are within 10 years of retiring) then please **call**, by **Friday, October 13**, our Office Manager, Karen Wilson, at the District Office at **1-800-854-3706** or **e-mail** [osstfd7@eastlink.ca](mailto:osstfd7@eastlink.ca).

Please tell Karen your **name** and your **school**. We need to know numbers for the preparation of materials and refreshments.

There will also be a financial/retirement planning workshop presented by OTIP and Educators Financial Group on May 22. Watch for another Benefits Bulletin in the new year with further details about it.

## Is Your Home Insured For Water Damage?

Images of extreme flooding have been dominating headlines of late. Unfortunately, it doesn't take exceptional hurricanes, like Harvey or Irma, to flood urban areas. Residents of Windsor and Essex County experienced devastating damage to their homes in August as heavy rainfall caused thousands of people to wake up to flooded basements.

Canada has become wetter, with a 16% increase in precipitation since the 1950's. Damage from storms, spring thaw and other fresh water flooding is occurring everywhere across the country which accounts for [40% of property insurance claims, annually](#). Yet, the sad reality is that many people do not prioritize water protection when it comes to their home insurance.

Did you know that water entering your home from sources like sewer back-up and heavy rain are not necessarily covered under all [home insurance policies](#)? These types of coverages are additional options, called *endorsements*, that you may choose to add to your standard home insurance policy.

### Water Coverage Options

Flooding is the number one cause of natural disaster in Canada. This has inspired insurers to rethink the way they treat water damage, including the introduction of overland water

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protection insurance. It is one of two types of insurance that can be added to your home insurance policy to protect your home and your belongings:

- **Sewer backup coverage** – This insurance covers you if severe weather or storms, cause sewers, septic tanks and/or sump pumps to backup and cause flooding in your home.
- **Overland water protection** – Overland water protection covers you if water enters your property as a result of a sudden accumulation caused by rains, melting snow, spring run-offs, and/or overflows of lakes and rivers. It is only available in tandem with sewer backup coverage, meaning you need to have both to obtain overland protection.

Water can cause a lot of damage to your home, and repairs can be costly; so, don't presume you're fully covered, only to find out you're not. Make sure you know and understand the coverage options you have under your home insurance policy. To learn more about water protection offered through OTIP, give them a call at 1-866-523-4111. OTIP's Brokers are there to help you find the coverage that is best for you.

Learn how you can [\*prevent water damage to your home.\*](#)

## OSSTF Benefits Plan Design Enhancement #1 – Psychotherapy

OSSTF is pleased to announce that as of October 1, 2017, our OSSTF ELHT Provincial benefits plan now includes psychotherapy.

### What is Psychotherapy?

Psychotherapy is a term that covers all *talking therapies* and the many associated approaches and/or methods. **Psychotherapists** are mental health professionals who use "talking therapy" or counselling to help people work through difficult issues, rather than medications or physical interventions. People generally see psychotherapists when their problems affect their day-to-day living.

### What is the benefits coverage?

Psychotherapy will be added to our plan at 100% coverage up to \$2,000 per Plan Year combined for services of a psychologist, marriage and family therapist, social worker and psychotherapist. All psychotherapists must be licensed and registered in the province of coverage and all claims are subject to reasonable and customary charges.

### Additional questions?

For more detailed information on this new benefit, please review your benefits booklet located in My Claims.

If you have any questions about your benefits plan, or if a claim would be eligible for coverage, please contact OTIP Benefits Services at 1-866-783-6847.