

Benefits Summary
OSSTF District 7, Bluewater
Educational Support Professionals' Bargaining Unit
January 2016

This benefits summary is intended to provide basic information about all of the different benefit plans to which Educational Support Professionals Bargaining Unit permanent members can subscribe, along with contact information in order to get any questions answered.

What Benefit Plans Are Available?

Title of Plan	Abbreviation	Also Known On Our Pay Stub As	Is Coverage Mandatory	Options
Employee Assistance Plan	EAP	EAP	Yes	None
Long Term Disability	LTD	LTD	Yes	None
Group Life Insurance	GLI	First \$40,000, does not show on your paystub	First \$40,000	First \$40,000 is a fully funded benefit (no deductions from your pay) Option: Up to 2 or 3 Times Annual Salary
Accidental Death and Dismemberment	AD&D	ADD_OTIP	No	Must Match Group Life Insurance Amount
Member Optional Life	OPL	OPT_OTIP	No	Units of \$25,000 Up To \$200,000
Dependent Life Insurance	DLI	Does not show on paystub	Yes, for those with eligible dependents	Fully Funded Benefit (no deductions from your pay)
Extended Health Care	EHC	EHB_OTIP	No	Single/Family
Dental	DEN	DEN_OTIP	No	Single/Family
Best Doctors		Does not show on paystub	Yes	Fully Funded Benefit (no deductions from your pay)

Please note that not all individual members will have all of these benefits. If you have any questions, please contact Debbie Olesen, Benefits Information Officer at (705)293-1866, by BEAM message or email me at debbie.osstfd7@gmail.com.

How Much Do These Benefit Plans Cost?

Benefit	Premium Cost per Member (2016)																				
EAP	\$1.85 (per pay)																				
LTD Plan #48101	1.13% of annual salary divided by 24. Fully member paid. <i>Sample premium calculation</i> Annual salary x rate = Annual Premium \$35,000 x .0113 = \$395.50																				
GLI Plan # 49186	\$0.193 per \$1,000 coverage per month (not incl. PST) First \$40,000 is paid by the EA FTE funding (no deductions from pay) Pay deductions for additional amounts of insurance of 2 times or 3 times annual salary (less the \$40,000 funded portion and rounded up to the nearest \$1,000)																				
AD&D Plan # 9029366	\$0.014 per \$1,000 of coverage (must match GLI amount). Fully member paid.																				
OPTIONAL LIFE Plan # 49186	Monthly rates per \$1,000 of coverage (not incl. PST). Fully member paid. <table border="0"> <thead> <tr> <th>Age:</th> <th>Rate:</th> <th>Age:</th> <th>Rate:</th> </tr> </thead> <tbody> <tr> <td>Up to age 29</td> <td>0.056</td> <td>50 – 54</td> <td>0.312</td> </tr> <tr> <td>30 – 39</td> <td>0.062</td> <td>55 – 59</td> <td>0.472</td> </tr> <tr> <td>40 – 44</td> <td>0.111</td> <td>60 - 64</td> <td>0.664</td> </tr> <tr> <td>45 - 49</td> <td>0.194</td> <td></td> <td></td> </tr> </tbody> </table>	Age:	Rate:	Age:	Rate:	Up to age 29	0.056	50 – 54	0.312	30 – 39	0.062	55 – 59	0.472	40 – 44	0.111	60 - 64	0.664	45 - 49	0.194		
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DEPENDENT LIFE Plan # 49186	Premiums for this benefit are 100% paid by the EA FTE funding (no deductions from pay).																				
EHC Plan # 47903	<i>Based on 1.0 FTE:</i> Single \$4.87 per pay Family \$13.70 per pay (incl PST)																				
DENTAL Plan # 47903	<i>Based on 1.0 FTE:</i> Single \$2.55 per pay Family \$6.56 per pay (incl. PST)																				

Benefit premiums are calculated on a monthly basis. The monthly premium is deducted from the first two pays in each month. There is a premium holiday in July and August 2016. The funded FTE dollars pays the funded portion of EHC and Dental equivalent to the member deduction for a 1.0 FTE member for those two months. Members working less than 1.0 FTE will still be required to pay the prorated portion of their funded share over the summer months. **Member premium deductions are “doubled up” in May and June for GLI, AD&D, LTD and Optional Life to cover the two summer months.**

Extended Health Care premium rates are based on a funded and member percentage split of 92.55% funded and 7.45% member. The actual per pay cost of Extended Health Care plan is:

Single: member premium \$4.87 **funded premium \$60.48**
Family: member premium \$3.70 **funded premium \$170.24**

Dental premium rates are based on a funded and member percentage split of 91.03% funded and 8.97% member. The actual **total** per pay cost of the Dental plan is:

Single: member premium \$2.55 **funded premium \$25.90**
Family: member premium \$6.56 **funded premium \$66.59**

Members working part time – The EA FTE funded premium share for health and dental is pro-rated based on the percentage of permanent full time work a member is performing. The pro-rated amount is calculated by multiplying the total premium by the member’s permanent full time equivalency, then by the percentage paid by the FTE funding share. The difference between this and total premium is the member’s share.

What Is Covered In These Benefit Plans?

Benefit	What Do Members Get?
Employee Assistance Program (EAP)	The Employee Assistance Program is a confidential and voluntary support service that can help members solve all kinds of problems and challenges in their lives. For more detailed information, or if you haven't received one in your mailbox at your work site, ask for a brochure and/or wallet card from Brenda Edwards, Human Resources Officer, at the Bluewater Education Centre at 1-800-661-7509 or, locally at 519-363-2014, or visit our EAP provider's web site at www.shepellfgi.com . Our username: bwdsb , password: bwdsb101
Long Term Disability (LTD) <i>Plan Number 48101</i>	In the event of a long term illness, after the waiting period, members get a nontaxable benefit of 60% of their gross income, for up to two years if they are not able to perform the significant duties of their own job. After two years, the definition of disability changes to not being able to perform any gainful occupation, but qualifying members can still collect. Benefits are not automatic and must be approved by the carrier. The full LTD policy document can be found on the OTIP website www.otip.com . Click on the link to 'Online Benefits'. Our login is 48101-944A-ai and our password is 7213318 .
Group Life Insurance <i>Plan Number 49186</i>	Upon a member's death either \$40,000 or 2 or 3 times the member's annual salary (whichever the member has opted for), rounded up to the nearest \$1,000, goes to the specified beneficiary(ies), or the member's estate. The full Life Insurance policy document can be found on the OTIP website www.otip.com . Click on the link to 'Online Benefits'. Our login is 48101-944A-ai and our password is 7213318 .
Accidental Death and Dismemberment (AD&D) <i>Plan Number 9029366</i>	If the member has opted for this coverage, upon his or her accidental death, an amount matching the member's Group Life Insurance amount goes to the specified beneficiary(ies), or his/her estate. The full AD&D policy document can be found on the OTIP website www.otip.com . Click on the link to 'Online Benefits'. Our login is 48101-944A-ai and our password is 7213318 .
Member Optional Life Insurance <i>Plan Number 49186</i>	Upon a member's death, the amount opted for goes to the specified beneficiary(ies), or his/her estate. The full Life Insurance policy document can be found on the OTIP website www.otip.com . Click on the link to 'Online Benefits'. Our login is 48101-944A-ai and our password is 7213318 .
Dependent Life Insurance (DLI) <i>Plan Number 49186</i>	Upon an eligible dependent's death, the amount payable under the policy is \$10,000 (spouse), \$5,000 (child). The Dependent Life Insurance policy document can be found on the OTIP website www.otip.com . Click on the link to 'Online Benefits'. Our login is 48101-944A-ai and our password is 7213318 .
Best Doctors <i>OSSTF D7, ESP Unit Membership Number HG00003371</i>	Best Doctors® helps Canadians navigate the healthcare system through one-on-one coaching and support and connects seriously ill individuals and their local treating physicians with world renowned specialists to confirm the right diagnosis and the right treatment recommendations – all without having to leave home. Using its global network of over 50,000 world renowned peer-nominated specialists, Best Doctors provides access to expert medical knowledge to millions of people around the world when they are faced with a serious medical condition. If a patient is uncertain of a diagnosis or has questions about their treatment plan they may contact Best Doctors. One call sets it all in motion. The Best Doctors member simply picks up the phone and dials our toll free number and they will be connected to a Member Advocate, a Registered Nurse, who will determine the level of service the member requires. For further information go to www.bestdoctorscanada.com or call them at 1-877-419-BEST(2378)

CAREPATH

The CAREpath Navigation System and Survivor Support Program are part of our LTD insurance plan at absolutely no additional cost to members. CAREpath is a Canadian company providing services to help members navigate the complex health care system so that members, and their immediate family, who are newly-diagnosed with cancer, or have a cancer recurrence, can receive the very best cancer-related treatment and support. CAREpath's role is not to replace a member's primary treating physician, or any part of a recommended cancer care plan. What CAREpath does is make sure members get the most out of every aspect of their treatment. For more information, please visit <http://otip.carepath.ca>

FEELING BETTER NOW ®

FeelingBetterNow®, also part of our LTD insurance plan, and also at absolutely no additional cost to members, is a web-based, mental health care program designed to assist in the prevention, early diagnosis, and ongoing management of common emotional and mental health issues.

The College of Family Physicians of Canada has reviewed and approved FeelingBetterNow® as a practice management tool available to assist family physicians in patient care. The site is completely confidential and anonymous. Only members themselves have access to their username, password and individual feedback. No one anywhere will know that a particular member has accessed FeelingBetterNow®, or how a particular member responded to the program.

To access FeelingBetterNow®, please go to www.feelingbetternow.com/otip and follow the instructions. Our access code is **OTIPRAEO**.

How Do Members Find Out More Information?

The following is a list of contacts that members may contact if they have questions regarding OSSTF District 7 (Bluewater) Educational Support Professionals Bargaining Unit Benefits Plans.

Health & Dental Claims

If you would like to know the status of your claims payment, why a certain amount was paid, claims submissions procedures, or to print off claim forms and/or other required forms (i.e. Overage Dependent or change in benefits), go to www.otip.com and click on the link for Benefits Services. You will need to provide them with your Group #**47903** and your Bluewater District School Board employee number. If you need to speak with a Benefits Services Representative, please contact OTIP Benefits Services directly at 1-866-783-6847. Again you will need our plan number **47903** and your employee number.

Administration

If you have questions regarding your benefits enrolment for life, extended health or dental coverage, including who is covered, current beneficiary on file, or issues regarding your OTIP wallet card, please contact OTIP Benefits Services directly at 1-866-783-6847.

Premium Deductions

If you have questions regarding your premium deductions please contact the payroll department at the Bluewater Education Centre, at 1-800-661-7509 or locally at 519-363-2014.

Other Inquiries

If you have other questions or require assistance please contact:

- Debbie Olesen, Benefits Information Officer, ESP Bargaining Unit
705-293-1866 (home number, please do not hesitate to leave a message)
e-mail: debbie.osstfd7@gmail.com
- Paula Walpole, President, ESP Bargaining Unit President
226-433-2108 (office), 1-855-433-2108 (toll free)
email: paula_osstfd7@gmail.com
- Leanne Rose, Human Resources Clerk, Bluewater Education Centre
519-363-2014, ext 2016
- Keren Higgins, Senior Account Manager, Ontario Teachers Insurance Plan,
1-800-267-6847
e-mail: khiggins@otip.com

Please direct all OTIP correspondence to:

OTIP/RAEO
125 Northfield Drive West
P.O. Box 218
Waterloo, ON
N2J 3Z9