

Benefits Bulletin – June 1, 2015

OSSTF District 7, Bluewater

Teachers' Bargaining Unit

Stephen Lau, Vice-President

OTIP's New Online Benefits Administration System

OTIP is introducing a Plan Member Self-Serve Portal which will provide members with convenient access to their benefits coverage information. This secure website will allow members to view, update and revise their benefits coverage information at their convenience. OTIP has also created a Plan Member Login to provide members with convenient access to the new Plan Member Self-Serve Portal and the existing Plan Member Secure Site (used to submit or inquire about health and dental claims) under **one login** accessed through the home page of www.otip.com. In June, every member will receive a notice from OTIP with more information, including instructions on how to enrol once the Plan Member Self-Serve Portal is live.

Travelling This Summer?

Be sure to take along your OTIP/RAEO wallet card. On the back of your card, you will find the Emergency Travel Assistance numbers that you will need to call prior to any treatment should you require emergency medical care while out of the province. This emergency help line is available 24 hours per day, seven days per week. Coverage is limited to a maximum of 60 consecutive days per trip. Please note, the coverage does not include cancellation insurance.

Retiring?

Don't forget to ensure that you have made other arrangements if you wish to have continued coverage of EHC and/or Dental Insurance. If you're retiring effective June 30, your current coverage continues until August 31, 2015. Whenever you retire, please ensure that all eligible claims are submitted within 90 days of your retirement date.

Exclusive Partnership with OTIP

The TBU has entered into an exclusive marketing partnership with the Ontario Teachers Insurance Plan. In exchange for some funding, the TBU will publicize promotions, offers, and other marketing materials from OTIP. A special gmail account has been set up specifically for electronically distributing OTIP marketing materials. Please contact our Office Manager, Karen Wilson, at osstfd7@eastlink.ca if you don't wish to receive these materials via your personal e-mail address.

Dependents Over 21

Any member with a dependent child over the age of 21 who is attending college or university in the fall, and who wishes to have their coverage for EHC and/or Dental continue beyond August 31, 2015, must log in to the OTIP Member Self-Serve Portal and complete the verification process. You will be sent a message from the portal regarding re-confirming your child's student status. Please sign onto the portal (after June 8th) and follow the directions to complete the process. You no longer have to request and complete a paper form. If you have any questions, please contact OTIP's Benefits Services Department at 1-866-783-6847.

Eligible Claim Submission Deadline

Members are reminded that all eligible claims must be submitted to OTIP no later than the end of the calendar year following the year in which the claim was incurred. However, if a Covered Person's coverage terminates for any reason (including retirement), written proof of claim satisfactory to the insurer must be received by OTIP no later than 90 days following the termination date.

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Benefits Guidelines

www.otip.com

At the June 1 meeting of the Teachers' Bargaining Unit (TBU) Executive, the TBU's Benefits Guidelines were updated to reflect the changes to benefits administration at OTIP. These guidelines are now available online at www.d07.osstf.ca/tbubenefits.

OTIP Bursary

Does one of your relatives (child, stepchild, grandchild, niece, nephew, aunt, uncle, sister, brother, spouse, etcetera) need an extra \$1,500 for tuition? They could win a bursary from OTIP. Draw eligibility criteria have changed!

- You must be insured with OTIP.
- The student must be a full-time post-secondary student at a Canadian college or university for the upcoming academic year.
- The student must be under thirty years of age.

Apply online today! Visit www.otip.com for more information. Applications are accepted until June 15. You will need our EHC/Dental group policy number, 47902, or our Life Insurance group policy number, 49188-802, or our LTD policy number, 48103-902, to apply.

www.d07.osstf.ca

OSSTF District 7, Bluewater, has a web site with all kinds of benefits information, including policies, bulletins, guidelines, as well as separate links to OTIP's benefits forms, OTIP.com, and OTIP Benefits Services. Check it out! It can be your one stop for benefits information. Simply go to www.d07.osstf.ca/TBUbenefits.

For valuable information about specific life insurance and long-term disability (LTD) information, general benefit information, health and wellness issues, and information about OTIP, please visit www.otip.com. Information about our life and LTD plans can be obtained through the OTIP Online Benefits web site. Online benefits provides insured members with information and resources related to their plan through a secure Internet web site. Every member's login is 48103-902A-ai and every member's password is 9921897.

Taking A Leave?

Members who are going on most types of leaves have to cover the cost of the funded portion of their benefits premium (in addition to the monthly member deduction) for that part of a full timetable that they are on leave or not working. This includes the following types of leaves: deferred salary leaves, unpaid leaves, and partial leaves. However, this does **not** include pregnancy/parental leaves during the first year, LTD, or WSIB leaves. If you are planning a leave, or planning to reduce your FTE status, contact me as indicated below for further details on changes to the cost of your benefits.

Contents of this newsletter are available at www.d07.osstf.ca/tbubenefitsbulletins

Communication

Telephone: 519-364-3770 Ext. 554
E-Mail: stevelau@bmts.com

Keep reading for information about our
Travel coverage!

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Know Your Plan – Travel Coverage

Your OSSTF District 7 Bluewater Teacher extended health care policy provides coverage for emergency medical services for you and your eligible dependents while travelling outside your province or country of residence for up to 60 days from the date of departure, provided that the insured person who receives the treatment is also insured by the provincial plan during the absence from the province of residence. Coverage is available for active members only, not retirees.

Updates to Contract Wording

Travel insurance is included as one of the many benefits in your OSSTF District 7 Bluewater Teacher extended health care policy. This protection is ideal for travelers who, for the past three months, have been clinically stable (see definition below).

As with any insurance plan, your contract contains comprehensive details of your plan and should be referred to regularly. Complete details of the coverage and exclusions can be found online at

<https://www.otipservices.com/index.aspx>.

Clinically Stable means that the Covered Person:

• **has not in the last 90 days before the departure date experienced the following for any sickness, injury, or medical condition:**

- i. been under treatment or evaluation for new symptoms or conditions uncovered in a medical examination; or

- ii. experienced a worsening or increased frequency of existing symptoms or examination findings related to the medical condition, disease or illness - diagnosed or undiagnosed - if the Covered Person has been seen by a medical professional in relation to the symptoms; or
- iii. been prescribed or recommended a change in treatment or medication related to the medical condition by a Physician or other medical professional, not including regular changes in medication that are made as part of an ongoing treatment or a reduction in medication due to an improvement in the medical condition; or
- iv. been admitted to or treated at a hospital for the medical condition; or
- v. did not have future non-routine tests, investigation or new treatment planned for a previously identified medical condition or future medical appointment planned with respect to an undiagnosed medical condition.

Only you and your physician are able to determine whether or not you are clinically stable to travel.

Eligibility for travel coverage can only be determined at the time of claim. Canadian medical records may be requested by the travel provider at the time of claim in order to determine eligibility in accordance with policy provisions.

Eligible claims are subject to reimbursement as follows:

- 100% Coinsurance
- \$0 Deductible
- A maximum of \$1 million per person per trip.
- All eligible expenses are reimbursed based on Reasonable and Customary Allowances as determined by Manulife Financial.

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How is your OTIP coverage different?

Recently there have been several news articles on the topic of travel insurance eligibility. The articles state that if you've filled out a travel insurance application and incorrectly answered a question in the medical section that you may not be covered if something happens while you're away. These news articles have prompted several panicked calls from our members who are concerned about their potential coverage.

Let OTIP put your mind at ease.

You don't need to worry. With OTIP, you didn't complete a medical application for travel insurance because **it was automatically included in your extended health care coverage**. As such, because you didn't complete an application, there's no risk of mistakenly answering a medical question incorrectly.

Accidents and illness can happen at any time and in any place, even while you're travelling. Your emergency travel assistance is designed to protect you during **unexpected** medical emergencies (defined as sudden or unforeseen injuries and illness) when travelling outside your province of residence.

Travel Insurance and Pre-existing Conditions

If you've been diagnosed with or treated for a serious condition in the past three months, this insurance may not meet your needs should you require treatment related to your condition while you are away. All travel benefits are subject to the same provisions for coverage.

Your policy does not exclude pre-existing conditions; however, your condition must be completely stable prior to your departure. This coverage would apply in unexpected emergency situations where immediate

medical attention is required with respect to a previously stable condition.

Coverage under the travel provision of your OSSTF District 7 Bluewater Teacher extended health policy is for emergency medical treatment that requires immediate, non-discretionary medical attention. A medical emergency is deemed to be over when treatment or surgery is not immediately required for the relief of acute pain and suffering or for treatment, which medically could be delayed until the covered person's return to his or her province of residence.

Please note that coverage is not provided for any medical emergency related to pregnancy for insured persons who are pregnant and travelling within four weeks of the due date.

The insurance carrier and their travel provider will take all factors into consideration and will review all medical information in consultation with the attending physician. If the medical information states the covered person is stable to return to his or her province of residence for additional treatment and the covered person does not comply, there will be no further coverage. Unrelated medical emergencies are still eligible for consideration. This provision is necessary to keep premiums affordable while providing comprehensive coverage for immediate, necessary medical care in the event of a medical emergency.

If you have questions about your travel insurance coverage, please contact an OTIP Benefits Services representative at 1-866-783-6847.

HAVE A TERRIFIC SUMMER BREAK!

MEMBERSHIP HAS ITS BENEFITS

OSSTF D7 TBU members can get up to 50% off home insurance!

You will enjoy big savings when you purchase both your car and home insurance from OTIP. It's just one more reason why it feels good to belong.



Call 1-888-892-4935 or visit otip.com/OSSTF7 for more information

Terms and conditions apply. Visit otip.com/OSSTF7 for details.



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