



# WELCOME TO THE OCEW BENEFITS PLAN

## YOUR OCEW BENEFITS PLAN COVERAGE STARTS JUNE 1, 2018

The group benefits plan for eligible Ontario Council of Educational Workers (OCEW) will replace your current benefits plan. The new plan is only available to eligible OCEW members who are currently enrolled in their school board benefits plan. Your coverage has been pre-populated to be consistent with your current coverage, but you can opt-out or reduce any coverage during your enrolment. You have until June 30, 2018, to complete the enrolment, but we strongly encourage you to enrol before June 1, 2018, to ensure no interruption to your coverage. Your current plan coverage remains in effect until midnight on May 31, 2018. Members with health coverage will receive a new benefits card in the mail and you will be able to submit claims for your eligible expenses incurred on and after June 1, 2018, under the new plan.

## WHAT YOU NEED TO DO

### 1. Starting May 16, check your board email for your enrolment instructions from the Ontario Teachers Insurance Plan (OTIP).

If you don't receive an email with enrolment instructions by May 23, contact OTIP Benefits Services at 1-866-783-6847. Eligible members without a board email address or on leave will be mailed enrolment instructions.

### 2. Register online at [www.otip.com/enrol](http://www.otip.com/enrol)

Once you've received your enrolment instruction email, you will need to register and enrol online. Please allow 20 minutes to complete your enrolment. For the best user experience, we recommend using Google Chrome or Internet Explorer version 8 or higher to complete your enrolment. You may print a confirmation of your enrolment on the final screen of the process.

**A paper copy will not be mailed to you.**

- a. Review and confirm your personal information (e.g. name, address, birthdate). If this information is incorrect, **you must contact your school board to correct it.** Please note that your coverage has been pre-populated to be consistent with your current coverage, but you can opt-out or reduce any coverage during your enrolment.
- b. **If you have single coverage**, you cannot add family members to your coverage at this time (see included Q&A #4).  
**If you have family coverage**, you may add/remove eligible family members (e.g., spouse, children) to your coverage or change your coverage to single.  
**If you have life insurance only**, you cannot opt-in or increase your coverage to include health and/or dental at this time (see included Q&A #4).
- c. If you have family coverage, co-ordinate your benefits by confirming if your dependants are covered under another plan.
- d. Review and confirm your coverage details. Your coverage has been pre-populated to be consistent with your current board coverage, but you can select to opt-out or reduce any coverage that you don't need or want.
- e. Select any optional coverage you need (subject to medical evidence and approval by the insurer).
- f. Designate a beneficiary for your life insurance. Print, sign and mail the form to OTIP, using the envelope provided.
- g. Provide or update your pre-authorized debit information for direct billing, if required.
- h. Connect to 'My Claims' to provide direct deposit information for reimbursements and set up online claims submission.

We also recommend updating your default/board email address during the enrolment process to ensure you receive ongoing plan communications to your preferred email.

### 3. Finish submitting outstanding eligible expenses under your current plan.

Between now and May 31, all eligible claim expenses incurred up to and including May 31 must be submitted to your current insurer. There will be a time limit for you to submit claims under your current plan, so it's important that you submit them as soon as possible (see Q&A #9).

## YOU MUST COMPLETE YOUR ENROLMENT BY JUNE 30, 2018

Your coverage has been pre-populated to be consistent with your current coverage, but you can opt-out or reduce any coverage during your enrolment. You have until June 30, 2018, to complete the enrolment, but we strongly encourage you to enrol before June 1, 2018, to ensure no interruption to your coverage.

## YOUR PLAN COVERAGE

OCEW has worked closely with OTIP, the plan administrator, to design a made-for-OCEW benefits plan based on an analysis of benefit usage cost trends, and a review of all local benefits plans from across the province.

The resulting plan design offers optimal benefits coverage to eligible OCEW members. In other words, it will help to protect you and your family's access to meaningful and sustainable benefits coverage for years to come. There is no waiting period for permanent members and contract members with contracts of four months or longer. Members with a contract of less than four months in length are not eligible for coverage, unless their existing contract is extended beyond the fourth month for the same job position. In this case, coverage will begin the first day of the fifth month.

An overview of your coverage can be found in the attached Benefits Plan Guide. You'll find more comprehensive details in the benefits booklet, which can be found in the 'My Claims' section of OTIP's secure member website.

## QUESTIONS?

If you have questions about the enrolment process:

- Consult the *Benefits Enrolment Q&A* included in this information kit.
- Visit [www.otip.com/loginhelp](http://www.otip.com/loginhelp) where you can watch a video tutorial and find out more information.
- Call OTIP Benefits Services at 1-866-783-6847.

## WHO IS OTIP?

Your new plan is administered by OTIP, a not-for-profit organization dedicated to Ontario education workers. OTIP is there to support you every step of the way, including:

- Online enrolment,
- Online claims submission,
- Online administration of your member profile,
- Personal support by dedicated Benefits Services Representatives.

Participation in OCEW benefits plan is subject to the eligibility requirements defined by the OCEW. Members will be invited to enrol in the OCEW benefits plan, beginning May 16, 2018. Please note that the actual eligibility to participate in the program will be determined based on the status of the plan member and the eligibility rules in place on June 1, 2018. Coverage for members who are not actively at work on June 1, 2018, may be limited under the OCEW and/or maintained by the previous insurance carrier.