# FAQ For OPSEU 330 Benefits

## Who are our benefits through?

Great West Life <u>Groupnet</u> Website Toll-Free: 1-800-957-9777

### What is our benefit year?

Our benefit year runs from September 1st to August 31st.

## What does this mean?

It means that our yearly coverage's resets every year on September 1st, NOT January 1st. It also means that our deductible totals reset on September 1st.

## What is our Deductible?

The yearly deductible is \$50.00. This is for drugs, dental, and other health services.

## How come I'm paying extra for prescriptions?

In the interests of keeping costs down, the plan is capped at paying \$8.00 for Pharmacists dispensing fees. Dispensing fee's above \$8.00, are charged to you. You will also pay the first \$3.00 of prescriptions until the \$50.00 deductible is met.

## Vision care

Vision coverage is \$300 dollars every TWO years.

## **Dental Coverage**

You are allocated a check up and cleaning every 9 months under the plan. Your plan covers up to, \$2000 in a benefit year.

## How can I track my yearly totals?

Login to the Great-West Life website, and you are able to see how much you've spent on prescribed medication, dental, vision and other coverages. This also helps with determining how much you've spent to include in your taxes, as applicable.

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## **Out of Country Health Coverage**

Expense Maximums Emergency Care -Unlimited Non-Emergency Care -\$50 000 Lifetime

#### How/When do you enroll in the Benefits package after passing probation?

Once your probation is completed, Human Resources notifies the benefits department at which time the Benefit package and forms are sent out to your school. You are required to fill out and sign any required forms and send them back.

Any questions or concerns regarding enrolling in the benefit plan, contact Robin Gibson at the board office.

## How to pay for benefits while on Maternity Leave?

You have two options while on Maternity Leave.

- 1. You can opt out of benefits while you are on maternity leave or;
- 2. The employer will set you up for pre-authorized payments on a monthly basis to cover your contributions to your benefit plan

#### Who to contact for more information

Copies of the Benefit Book at available in PDF on the OPSEU330.com website It is in your best interest to contact Great West Life for more information about specific information about coverage of treatments and costs. It is also a good idea to contact via email, to ensure you have a copy of the answers provided, in case of later discrepancies.

By mail: London Benefit Payments 255 Dufferin Avenue London, Ontario N6A 4K1

On the Web: Groupnet Website