



The OSSTF Employee Life and Health Trust (ELHT) benefits plan

As an OSSTF member newly employed by this school board, you may be eligible to enrol in the OSSTF Employee Life and Health Trust (ELHT) benefits plan. This benefits plan includes:

- Basic Life, Optional Life and Accidental Death and Dismemberment (AD&D) benefits for yourself and your spouse as well as an Optional Child Life benefit.
- Health (out-of-country travel included) for yourself and your eligible family members.
- Dental for yourself and eligible family members.

The benefits plan is sponsored and managed by the OSSTF ELHT, which has representatives from OSSTF, the school boards and the provincial government. The ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their dependants.

Your benefits plan is administered by OTIP (Ontario Teachers Insurance Plan). OTIP is a not-for-profit organization dedicated to Ontario education workers; created and governed by Ontario's four education affiliates. OTIP Benefits Services Representatives are available to assist you with benefits enrolment and administration. You can also access and make changes to your benefits and submit claims through OTIP's secure member website.

What you can expect to receive over the next few weeks

1. An **enrolment email** from OTIP will be sent to your board email address, inviting you to enrol in your new benefits plan. Simply follow the steps outlined in the email to complete your enrolment for yourself and/or your dependants. As part of the enrolment process, any monthly premium costs that you will be required to pay will be displayed. Any applicable monthly premiums will be retroactive to the first day of your eligible assignment.

Important - If you do not complete the enrolment process by the date outlined in the enrolment email, you will be set up with the default coverage determined by the rules laid out in your benefits plan.

Please be aware that the default coverage may be minimal, or in some cases, result in no coverage.

2. After you have completed your enrolment, your **benefits card** will be mailed to you. If you would like to print a copy of your benefits card prior to this, please follow the instructions in the enrolment email.
3. Your **benefits booklet** can be found in the 'My Claims' section of OTIP's secure member website after you have completed your enrolment.

Questions?

You can view a tutorial video and find answers to the most commonly asked questions about the benefits plan at www.otip.com/loginhelp.

If you have any questions after receiving your enrolment information, please contact OTIP Benefits Services at 1-866-783-6847.

If you do not receive an enrolment email within 3 weeks of your first day in an eligible position, please contact OTIP Benefits Services at 1-866-783-6847.