



The OSSTF Employee Life and Health Trust Benefits Plan

As a newly employed OSSTF member, you may be eligible to enrol in the OSSTF Employee Life and Health Trust (ELHT) Benefits Plan. The benefits plan includes:

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

Basic Life and AD&D benefits are mandatory for all eligible active members regardless of FTE level. Health and dental as well as Optional Life and AD&D benefits are voluntary for all eligible active members.

What you can expect over the next few weeks:

- An **enrolment email** from OTIP will be sent to your **board email address** inviting you to enrol in your new benefits plan. You will have **31 days** to follow the steps outlined in the email to complete your online enrolment for yourself and your family members.
- During the online enrolment process, any monthly premium costs that you will be required to pay will be displayed. Upon your initial enrolment into the plan, your first payroll deduction for your benefit premiums will include a current month deduction plus a retroactive deduction to catch up on monthly premiums since your eligibility date.

For example, if you started an eligible permanent or long term occasional position on February 4, 2019 and your monthly premium is \$55, your total premium payment in March will be \$110.

If you do not complete the enrolment process by the date outlined in the enrolment email, you will only be covered for Basic Life Insurance and Accidental Death and Dismemberment (AD&D) benefits and may be considered a late applicant if you apply for health and dental benefits in the future.

- After you have completed your enrolment, your **benefits card** will be mailed to you.

- Your **benefits booklet** can be found in the **My Claims** section of OTIP's secure plan member site after you have completed your enrolment.

About OSSTF Benefits

The benefits plan is sponsored and managed by the OSSTF Benefits ELHT. The ELHT Board of Trustees has representatives from OSSTF, the Ontario Public School Boards' Association (OPSBA) and the provincial government. The ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their families. Learn more at www.osstfbenefits.ca.

About OTIP

The OSSTF ELHT 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 your benefits enrolment, administration and claims questions. You can access and make changes to your benefits and submit claims through OTIP's secure plan member website. Learn more at www.otip.com.

Questions?

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

Further information about OSSTF Benefits and frequently asked questions about the plan are available at www.osstfbenefits.ca.

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 three weeks of your first day in an eligible position, please contact OTIP Benefits Services at 1-866-783-6847.