



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

Basic Life and Basic AD&D benefits are mandatory for all eligible active members regardless of full-time equivalent (FTE) level.

Health and dental benefits, and Optional Life and Optional AD&D benefits are voluntary for all eligible active members. If you elect to participate in the health and/or dental benefits, you will be responsible for the payment of the required member contributions from your eligibility date go forward. After your election for participation in health and/or dental benefits has been processed, eligible claims incurred on or after your eligibility date can be submitted for processing and payment.

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 calendar days** from the date that you receive this enrolment email 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. Once you complete your enrolment into the plan, your initial premium payment may include retroactive premiums owing from the date your coverage takes effect, and the cumulative amount will be deducted. This may happen depending on when your enrolment information was received and processed.

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

- After you have completed your enrolment, if you elected to participate in the health benefits, your **benefits card** will be mailed to you. Your **benefits booklet** can be found in the **My Library** section of OTIP's secure member site.

If you do not complete the enrolment by the date outlined in the enrolment email, you will only be covered for Basic Life and Basic AD&D benefits. You may also be considered a late applicant if you apply for health and dental benefits in the future. As a late applicant, dental benefits will be subject to a \$200 maximum for your first 12 months of coverage. For health benefits, proof of good health (evidence of insurability) will be required for assessment. If approved, health benefits will be implemented on the date of approval. Based on the assessment of the evidence of insurability, health care coverage for yourself and your dependents may be denied.

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 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.