

# UNDERSTANDING YOUR BENEFITS PLAN



How the OSSTF ELHT, OTIP, Manulife, and your employer support your benefits plan for you, your eligible dependants, and your eligible OSSTF colleagues.



## Your plan sponsor: OSSTF ELHT

Manages, governs, and protects your plan to keep benefits affordable, accessible, and sustainable.

The OSSTF ELHT is responsible for plan oversight, including plan design, eligibility, and the activities of service providers such as:

- **OTIP** (administrator)
- **Manulife** (claims payer/life insurer)
- **Teachers Life** (AD&D insurer)
- **CUBIC Health** (FACET specialty drug prior authorization)

*Note: Your OSSTF ELHT is different and separate from your affiliate/union.*

### Role regarding your benefit costs:

The OSSTF ELHT monitors overall plan expenses to ensure that they do not exceed the available benefit funding (i.e. the FTE funding determined through collective bargaining by OSSTF, OPSBA and the Ministry of Education) and member paid contributions towards the benefit premiums. To maintain the sustainability of the plan, the OSSTF ELHT may need to make plan design and/or administrative changes, and/or increase plan member premium share.

## On behalf of the OSSTF ELHT, these service providers are responsible for the following activities:



## Your plan administrator: OTIP

Administers the plan and issues applicable tax slips to you.

OTIP collects and processes plan member data provided by your school board/employer to initiate your enrolment and manage your health, dental, life, and AD&D coverage based on your eligibility.

OTIP answers your questions about enrolment, eligibility, coverage, premiums, life, AD&D, and health and dental claims.

### Role regarding your benefit costs:

Your school board/employer remits the required FTE funding to OTIP.

OTIP also collects payments from you for the OSSTF ELHT (i.e. any additional member contributions/premiums or member share for your benefits such as health, dental, and/or optional life; or benefit costs if you are on leave).

OTIP sends the required FTE funding and member contributions to Manulife to cover the costs of reimbursing your benefit claims.

The OSSTF ELHT pays an administration fee to OTIP for providing these activities.



## Your claims payer: Manulife

Insures the life benefit, and processes and pays the health, life, and dental claims based on the plan design established by the OSSTF ELHT.

Manulife processes and reimburses eligible claims submitted by you and/or your service providers.

(Teachers Life insures the AD&D benefit)

### Role regarding your benefit costs:

Manulife uses the required FTE funding and member contributions to cover the costs of reimbursing your benefit claims.

The OSSTF ELHT pays an administration fee to Manulife for providing these activities.

For example, if Manulife reimburses a plan member \$100 for an eligible health or dental claim, the OSSTF ELHT reimburses Manulife \$102.20.



## Your employer: School Board/School Authority/Other

Manages your work status and personal information.

Your employer is responsible for regularly reporting your employment status and demographic information to OTIP including:

- Name
- Date of birth
- Mailing address
- Phone number
- Work and/or leave status
- Full-time equivalent (FTE)
- Board-assigned email address

If your name, mailing address, or phone number changes, it is important that you contact your employer. This ensures that your employer reports the most up-to-date information to OTIP.

### Role regarding your benefit costs:

Using the information that your employer provides and based on the rules established by the OSSTF ELHT, OTIP can determine eligibility, enrolment, and any applicable member contributions/premiums you are responsible for paying.



**Questions?** We're here to help. Contact OTIP Benefits Services at 1-866-783-6847.