

**OSSTF Benefits Memorandum**

To: Eligible OSSTF Contract Teachers and Long-Term Occasional Teachers

From: Donna Morrison, Executive Director

Date: June 2025

Re: **OSSTF Benefits Plans – September 1, 2025 Renewal**

This communication is directed to all OSSTF Contract and Long Term Occasional Teachers who are eligible for participation in the OSSTF Teacher/LTO Benefits plan.

The OSSTF ELHT Benefit Plans are reviewed annually to determine if the amount of premiums that the ELHT pays to the insurance carriers/claims payers to provide the various types of benefit coverages for eligible members (Basic Life and AD&D (Accidental Death and Dismemberment) and health and dental) needs to increase or decrease based on member demographics, utilization trends and claim costs. The OSSTF Benefit Plans for health, dental and life insurance benefits are provided by Manulife while AD&D benefits are provided by Teachers’ Life and renew effective September 1 of each benefit year. September 1, 2025 is the eighth renewal of the OSSTF Benefits plans.

**OSSTF ELHT Board of Trustees have made the decision that member required premium contributions that help fund the benefit plan will not increase at this time.**

As is the case with every plan renewal, some members who are currently carrying Optional Life Benefits may experience an increase in member required contributions for this type of coverage. Although Optional Life rates (member/spouse/partner/child) are not changing at the September 1, 2025 renewal, Member and Spousal Optional Life rates are based on 5 year age bands. Therefore, Optional Life premium costs for a participating member or spouse may increase if they are entering into an older age band.

Full details regarding the September 1, 2025 Renewal, are outlined in Appendix I to this memo. This Memo and Appendix I will also be posted on the OSSTF Benefits Website, [www.osstfbenefits.ca](http://www.osstfbenefits.ca). for future reference.

If you have any questions or comments regarding this renewal or the OSSTF Benefits Plan for eligible Teachers and LTOs in general, please submit your questions to comments@osstfbenefits.ca.

**OSSTF Benefits Memorandum to Eligible OSSTF Contract and Long Term Occasional Teachers**

**Appendix 1**

As summarized in the Memorandum to eligible OSSTF Contract Teachers and Long-Term Assignment Teachers, below is a summary of the September 1, 2025 renewal:

* Basic Life Insurance rates are decreasing by 5% and Basic AD&D (Accidental Death and Dismemberment) rates are unchanged through this renewal. For active members, these benefits are mandatory (based on 2 times annual earnings), however there **is no member required contribution towards this premium**. The premiums for these benefits are paid for by the OSSTF ELHT on a member’s behalf and are a taxable benefit. which results in a T4A being issued to members. The Reduction to the Basic Life rate will result in a slight decrease to the taxable premium on the T4A issued to members.
* Optional Life rates (member/spouse partner/child) and Optional Accidental Death and Dismemberment rates are unchanged\*. This benefit is 100% member paid by participating members.
* \* Note Member and Spousal Optional Life rates are based on 5 year age bands. Although renewal Optional Life rates are not changing, for a participating member or spouse the age band changes may result in an increase to Optional Life monthly costs.
* Extended Health costs are increasing by 2.9%
* Dental costs are decreasing by 1.4%

These changes result in an overall premium increase paid to the carriers by the OSSTF ELHT for the Teachers and LTOs benefit plan of 1.2%

Although the cost of benefits covered under the OSSTF Teacher/LTO plan continue to increase, **there will be no change to the current health and or dental member premium contributions towards the plan at this time.**

**Funding of the OSSTF Benefits Plans**

Negotiated FTE Funding and Member Premium Contributions are the only two forms of ongoing funding for the OSSTF Benefits Plans. Negotiated FTE funding levels are as outlined in the OSSTF Central Agreement for Teachers, which expires August 31, 2026. Until a new Central Agreement is ratified, future funding of the plan beyond this date is unknown. The funding that the OSSTF ELHT receives and overall costs to the plan (which includes the premiums that are paid to the Insurance carriers/claims payers) are taken into consideration by the OSSTF ELHT Board in determining whether plan design changes and/or changes to member premium contributions are required to address any funding shortfalls. Changes are not being implemented at this time.

**Advanced Notice**

It is important to note that it may be necessary to make changes prior to September 1, 2026, the next renewal of the OSSTF Benefits Plan, for eligible OSSTF Contract and Long Term Occasional Teachers.

The OSSTF ELHT is committed to providing advanced notice to all eligible members should any increase in member contributions or plan design changes need to be implemented.

If you have any questions or comments regarding this renewal or the OSSTF Benefits Plan for eligible Teachers and LTOs in general, please submit your questions to comments@osstfbenefits.ca.