



OSSTF Benefits Administrative Agent Report

**2024 Annual Meeting with
the parties of the Trust –
September 18, 2025**

Table of Contents

Introduction	2
1.0 2023-2025 Highlights	5
2.0 Member Administration	6
3.0 Member Experience	10
4.0 Funding and Premium Administration	16
5.0 Financial Services and Tax Reporting	17
6.0 Consulting Services	18
7.0 Communications	19



Introduction

We are pleased to present OTIP's 2024 Administrative Agent Report for the OSSTF ELHT.

Our focus is on supporting the education community in Ontario. The plan members of the OSSTF ELHT are key contributors to student success across the province. In 2024, we continued to be committed to providing excellent service to your members, the Executive Director and Board of Trustees, and the other providers to the ELHT.

OTIP continued to work on our digital transformation through the Better Together Experience 360 (E360) program. A key piece of this, upgrading OTIP's telephony system, was completed on schedule in October 2024.

Contact centre service levels were challenged throughout the year, but member satisfaction and customer effort remained positive.

Throughout the year, OTIP's Organizational teams continued to drive positive outcomes. We saw changes in key personnel across many school boards, but our focus on communication, education, and continued file management improvements has ensured members can access their benefits as quickly as possible when they are hired or when they experience changes that impact their ELHT-provided benefits.

The OSSTF ELHT team at OTIP worked collaboratively with the trust and its other providers to support the objectives set by the OSSTF ELHT's Board of Trustees in 2024.

OTIP is proud to continue as the OSSTF ELHT's third-party administrator. It was another successful year of collaboration with all the stakeholders providing service to your members.



Key administrative services include:

- Providing enrolment support for newly eligible members and members returning from a leave.
- Ongoing assistance for members who want to update their coverage due to changes in their work or family status.
- Maintaining and applying eligibility and premium share rules based on the hours worked and work status of each member.
- Defining member demographic and employment data to ensure timely delivery by school boards, allowing OTIP to determine eligibility and the required premium share.
- Supporting school boards in all aspects of day-to-day administration to enhance the member experience.
- Calculating and collecting required premium contributions directly from members
- Collecting and reconciling FTE funding amounts from school boards.
- Supporting members by providing high-quality responses to their questions and concerns.
- Continuing review and ongoing evaluation of practices impacting plan sustainability.
- Providing premium and coverage information about every member and each dependant to the insurance carriers.
- Assisting the OSSTF ELHT with financial management and tax filings, including retail sales tax, premium tax, and harmonized sales tax.









A photograph of a Black man with a short beard and mustache, wearing a white ribbed sweater. He is smiling and looking towards the camera, leaning his arms on a stack of books. The background is a blurred library with bookshelves filled with books.

We continue to find simpler, and more effective ways to meet service expectations and explore new and innovative opportunities that align to the overall OSSTF ELHT plan member benefit strategy.

The successful management of the OSSTF ELHT Benefits Plans involves multiple stakeholders. OTIP continues to coordinate and communicate directly with the school boards and their Human Resource Information System (HRIS) providers, the school board trustee associations, the insurance providers, the Ontario Ministry of Education, Grant Thornton, Eckler, and many other service providers, as directed by the OSSTF ELHT.

1.0 2023-2025 Highlights

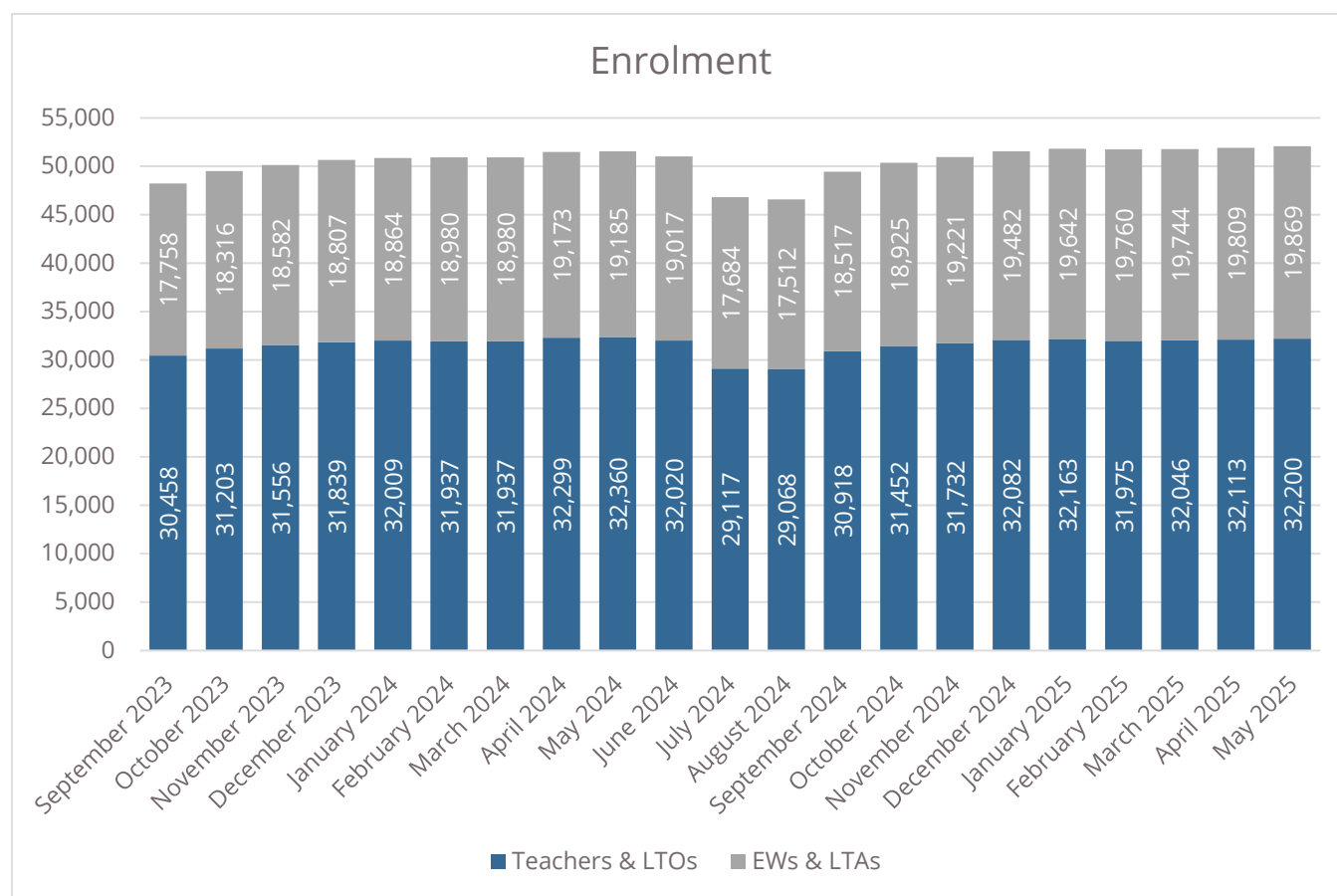
 Member Administration <ul style="list-style-type: none"> With the Better Together E360 project emphasizing the importance of data, education and awareness became even more critical this year. Benefit workshops, newsletters, onboarding materials for new board employees, and in-person meetings were used to educate school boards. WSIB reporting occurred on a regular cadence with a documented team and practices. Quarterly status summary reports were delivered to the boards to enable data transformation transparency to the school boards. 	 Member Experience <ul style="list-style-type: none"> The Customer Satisfaction results achieved an average of 82% exceeding the target of 80%. The Customer Effort Score for this period was 1.55, within our target of 2.0 or less. Call Centre exceeded the Quality Assurance target of 95% for the period with 97.3%
 Funding and Premium Administration <p>Collection and processing of:</p> <ul style="list-style-type: none"> \$524 million in FTE and secondment funding \$5.9 million in payroll deductions \$32 million through pre-authorized debits (PAD) 	 Financial Services and Tax Reporting <ul style="list-style-type: none"> Recorded and filed all applicable taxes. 53,272 T4A slips produced for the 2024 tax year. 87% of members accessed their 2024 T4A online versus receiving a printed copy.
 Consulting Services <ul style="list-style-type: none"> Financial (claim costs outpacing increases to FTE funding, impact of inflation, increased utilization) Plan member value (changes to the plan member health map, increased population health risk) Environment (off-label use of diabetes drugs, public policy, etc.) Strategic planning and collective bargaining 	 Communications <ul style="list-style-type: none"> Communicated to plan members about the change from payroll deductions to direct bill using pre-authorized debits to collect member-paid premiums. Promoted wellness programs for mental health and well-being. Created and distributed three newsletters per school year, informing plan members about their benefits.

2.0 Member Administration

OTIP worked closely with the OSSTF ELHT, along with the school boards and their payroll providers, to ensure eligible plan members had a positive benefits experience.

By working together, we were successful in ensuring the following activities were completed accurately and on time:

- Enrolling plan members and their eligible dependants
- Processing plan member change requests on benefit selections and work status
- Working with the OSSTF ELHT to administer exception requests for plan members



Managing Plan Member Data

The ongoing enhancement of data processing and school board education remained a central focus for 2024–25. To help facilitate our vision, the Warranty team was aligned under the Benefit Services Team structure. The team was well-positioned for this move, given the team's maturity and where we were in our overall data journey. The move enabled the Warranty team members to be part of a bigger team structure, with the ability to utilize like skill sets on a bigger scale. This also allowed OTIP to manage fluctuations in work volumes with more agility.

The OSSTF ELHT provides protection to over 53,000 plan members and over 141,000 individuals including eligible dependants.

All school boards are now participating in a structured reporting process, submitting employee and eligibility information according to their scheduled file cycles. In cases where boards faced reporting challenges due to system limitations, a dedicated process was used to manage these exceptions—ad hoc files were submitted to OTIP and processed accordingly. This ensures members are accurately represented in our administration system with the correct work statuses, which is essential for managing funding for cases such as WSIB, retirements, terminations, and demographic updates. Additionally, the Toronto District School Board (TDSB) and Peel District School Board (PDSB) have successfully transitioned to the MPL file format. All French-language boards are now part of an active transition project to adopt this format as well.

We dedicated focused time to working with several school board payroll providers, including Edsembli, which supports the largest number of boards using its HRP system. These collaborative efforts led to process improvements and system adjustments to better align with OTIP's reporting requirements. Notable outcomes include enhancements to reporting for contract positions, enabling members to continue being reported even after a change to a "terminated" work status. This resulted in more accurate data processing and allowed us to conduct random audits on these members. OTIP also implemented a system enhancement to process position end dates that occur after the file processing date, as long as they fall within the same file cycle. This change helped reduce overall processing cycle times.

School board eligibility data file compliance continues to be closely monitored to ensure timely submission of regularly scheduled eligibility files. This oversight allows OTIP to

proactively support any board experiencing delays or issues. Overall, school boards have remained consistent in meeting their file delivery schedules. As noted earlier, our strong relationships with payroll providers have proven valuable, enabling us to help resolve issues directly with them on behalf of the school boards. This support has contributed to improved compliance and smoother file submissions.

We experienced another year of change in school board contacts. While resourcing challenges within school boards continued, they also presented valuable opportunities to share information and onboard new staff—many of whom were unfamiliar with past practices or may have had incorrect assumptions. A key challenge remains ensuring that our reliance on school board resources does not hinder our ability to access accurate data needed to administer trust benefits effectively. These transitions provided opportunities to educate and train new employees who were eager to learn about the OSSTF ELHT Benefit plans. Our teams have been successful in managing both onboarding and ongoing education for school board staff partnering with OTIP. This work ensures that members receive their benefits when needed. In support of this goal, we introduced a new training module last year. In the latter part of 2024, we also began laying the groundwork for an interactive training video, designed to be shared with both new and existing school board employees.

The OTIP team continued to deliver quarterly workshops to share knowledge with as many school board employees as possible. Attendance remained strong, with over 100 participants joining each webinar. Feedback from post-event surveys was highly positive, with an average rating of 4.5 out of 5 stars—an excellent result for virtual sessions. To further enhance accessibility, we introduced a language selection feature, allowing attendees to listen to the webinars in either English or French. This option was well-received and widely used.

This consistent commitment in the team's approach to supporting the school boards continues to be well received, and their feedback shared this sentiment. This strong connection enables us to manage the eligibility data more efficiently.

Basic Life and AD&D	
Plan Members Enrolled	51,700
Health	
Plan Members Enrolled	47,127
Eligible Claimants	138,578
Dental	
Plan Members Enrolled	47,142
Eligible Claimants	139,201

Board Files Received		
MPL Files	Change Files	Full Files
30	13	6



2023-24 Back-to-School Activities

Accurate data continues to be at the core of every process or interaction that OTIP has with a plan member.

206,085 changes were made to member data during the 2024 period compared to 132,900 in 2023.

New Hires	Going on Leave	Returning from Leave	Overage Dependants	Salary Changes
12,898	5,468	5,291	3,566	178,862

3.0 Member Experience

Our call centre managed more than **96,071 calls** and **20,242 emails** from OSSTF ELHT plan members during the 2023-24 plan year.

54,246 calls and **11,160 emails** from OSSTF ELHT plan members during the 2024-25 plan year.

Our abandon rate for 2023-24 was **4.5%** which outperformed the **5% target**.

Our abandon rate for 2024-25 was **3.3%** which outperformed the **5% target**.

For 2024, unforeseen challenges impacted the call centre's ability to meet key performance targets. Challenges included:

- Greenshield contact centre strike
- Manulife claims processing issues
- Manulife terms and conditions issue
- Canada Post strike

Despite these anomalies outside of the forecasted plan, OSSTF ELHT plan members were highly satisfied with their service experience, as we hit many high points in satisfaction throughout the year in our Customer Satisfaction and Customer Effort scores. Further, we achieved 100% turnaround in resolving all escalations, which also influenced plan member satisfaction.

Looking ahead to 2025, to uphold service standards and return the contact centre to a positive performance metric position, several contingency measures are in place, including:

- **Recruitment:** 16 additional BSRs were hired in 2024, with plans to recruit an additional 45 in 2025—30 dedicated to daily service and 15 to the next phase of the Better Together launch.
- **Staffing Strategies:** Focused staffing during peak call intervals, offered overtime incentives across phone, email, and administrative channels.
- **Shift Management:** Established a formalized late shift to manage evening call volumes effectively and introduced compressed workweek options to align BSR scheduling with peak periods.



The introduction of speech analytics to measure and report on call drivers allowed us to garner more comprehensive insights into call intents.

The top call drivers for the period of September 1, 2023 – May 31, 2025, were:

- Assistance with internet/website-related inquiries and help with online claim submissions
- Coverage, eligibility and claims inquiries for massage therapy
- Coverage, eligibility and claims inquiries for dental services
- Premium-related inquiries

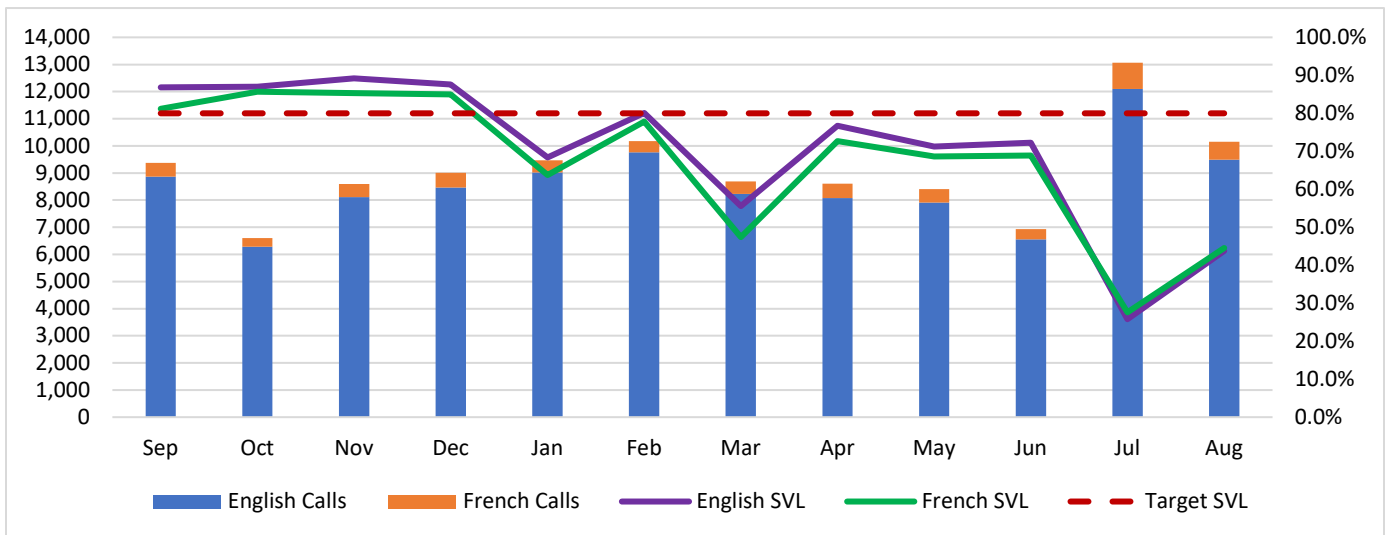
Key Metrics for September 2023 to August 2024:

- 4.5% call abandon rate (target of 5%)
- 2 min, 41 secs as the average speed of answer (target of 1:30 minutes)
- 67.9% overall service level (target of 80%)

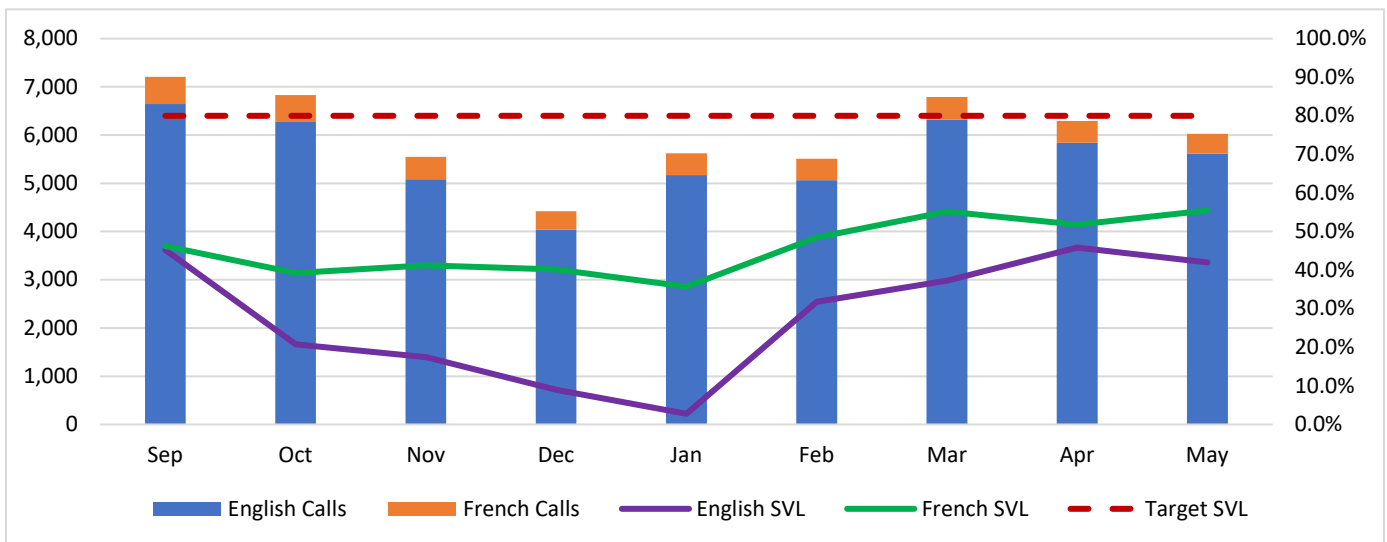
Key Metrics for September 2024 to May 2025:

- 3.3% call abandon rate (target of 5%)
- 8 min, 37 secs as the average speed of answer (target of 1:30 minutes)
- 30.6% overall service level (target of 80%)

Call Volume and Service Level: September 2023 to August 2024



Call Volume and Service Level: September 2024 to May 2025



Plan Member Experience - Survey Results

The Customer Satisfaction (CSAT) target of 80% was achieved with an overall result of 82%. This result indicates that over 80% of plan members rated our overall service as “Very Satisfied” or “Satisfied” when completing the feedback survey after contacting the Call Centre for support.

The Customer Effort Score (CES) target was also achieved at below 2.0, which is the industry's best-in-class benchmark. The overall CES in this period was 1.55. The Customer Effort target is an important metric used in understanding plan member satisfaction. Through a series of questions, it measures the perceived effort put forth by the plan member in dealing with OTIP to resolve their inquiry. The lower the score, the less perceived effort the plan members felt they had to provide for support or resolution.

Survey data insights determined trends in the following areas:

- **Wait times:** A trend in comments related to wait times was observed in July, October, November, and December 2024, as well as in January 2025, which impacted the satisfaction scores recorded in these months. In October, the increase in comments related to wait times was primarily attributed to the implementation of OTIP's new telephony and CRM systems. Throughout the implementation, we encountered the typical introductory system challenges while further addressing queue management and agent assignment. Contingencies were put in place to help move service targets. The trend in comments related to wait times continued into November and December as a result of the Canada Post strike, with operations resuming on December 17, 2024. All survey feedback regarding wait times was followed up on by a representative to assist the plan member and meet their needs.
- **Plan design:** In most cases, plan design is unrelated to the quality of OTIP servicing; however, the score can be impacted by concerns around plan design. During the 2023-24 plan year, the top plan design feedback received from OSSTF ELHT plan members included comments related to Prior Authorization requirements for Ozempic. From September 2024 to May 2025, the current top plan design feedback includes comments regarding coverage for weight loss medications (e.g. Wegovy) and late entrant requirements when coverage is not selected within 31 days of first becoming eligible. We are continuing to investigate opportunities to educate plan members about plan design, to reduce frustration on this topic. This includes additional plan design coaching for representatives to support these conversations.

Claim processing turnaround time: Claims are standardly adjudicated within five to seven business days. This general turnaround time may fluctuate depending on the type of expense submitted and/or the amount of supporting documentation required. We have identified an opportunity to better set expectations with plan members as it relates to turnaround times. This has been profiled with Call Centre management and will be further assessed as part of our continuous improvement strategies.

September 2023 – May 2025		
Surveys Sent	Surveys Received	Response Rate
74,293	3,685	5%

2023-2024												
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Customer Satisfaction Score	82%	90%	80%	88%	89%	87%	81%	75%	86%	84%	74%	86%
Customer Effort Score	1.44	1.29	1.65	1.43	1.36	1.49	1.46	1.66	1.49	1.54	1.70	1.36

2024-2025									
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Customer Satisfaction Score	83%	78%	74%	70%	72%	80%	82%	84%	78%
Customer Effort Score	1.57	1.69	1.73	1.78	1.83	1.67	1.56	1.53	1.62

Call Centre Escalations

There were 36 escalations received from OSSTF ELHT plan members from September 2023 to May 2025. Results included achieving a 97% turnaround in resolving all plan member complaints. The top reasons for complaints were related to contractual provisions surrounding plan design or claim requirements. This accounted for approximately 31% of the escalation volume. Approximately 55% of those complaints were specifically related to health and dental claims and eligibility.

OTIP is proactively focused on strategies to improve escalation/survey processes. Initiatives currently underway:

- As part of ongoing and upcoming initiatives throughout 2025, the Member Advocacy Team is looking to enhance our survey tools, which will play a critical role in improving how we gather and analyze plan member feedback. This includes launching post-call automated voice surveys through the IVR. Additionally, a key focus will be on leveraging all available tools to garner more comprehensive insights relative to perceived plan member impact/sentiments, improving insights by analyzing experiences across segments and journeys. This will enable us to effectively identify trends and opportunities to further develop our continuous improvement strategies by anticipating plan member experience needs and taking proactive action. We will continue to provide updates on these initiatives as we progress with these goals.

4.0 Funding and Premium Administration

From September 1, 2023, to May 31, 2025, OTIP collected:

- \$524 million in FTE and secondment funding
- \$5.9 million in payroll deductions
- \$32 million through pre-authorized debits (PAD)

Since September 1, 2023, the collection of FTE funding was at 100%, the amounts collected from plan members via payroll deductions were at 89% and via PAD were at 100%.

Member-share premium collection for OSSTF ELHT LTO staff moved from payroll deduction to direct billing through pre-authorized debit, effective September 1, 2023. Member-share premium collection for OSSTF ELHT Teachers and Education Workers moved from payroll deduction to direct billing through pre-authorized debit, effective February 1, 2024.

OTIP continues to work with plan members to set up payment plans to ensure no plan members are significantly disadvantaged due to any retroactive premium adjustments.

Cases of non-payment are managed through the OSSTF ELHT delinquency policy. If a plan member continues to be delinquent after two attempts to collect, coverage is suspended until the account can be brought up to date.

OTIP successfully made all required monthly premium payments to the claim payers/insurance carriers at the direction of the OSSTF ELHT.

**From September 1,
2023, to May 31,
2025, OTIP
collected \$524
million in FTE and
secondment
funding.**

5.0 Financial Services and Tax Reporting

OTIP continues to ensure all applicable taxes are recorded and filed. All taxes are calculated on the basis outlined by the Ministry of Finance.

For the 2024 tax year ending December 31, 2024, OTIP issued 53,272 T4A slips on behalf of the OSSTF ELHT.

For 2024, 46,084 plan members, or 87%, accessed their T4A online versus receiving a printed copy. This represents an increase of 3% compared to the prior year, when 44,539 plan members accessed their T4A online. T4A print mailing has decreased year-over-year by 10%.



87% of plan members accessed their 2024 T4A online.

The volume of T4A inquiries continued to be minimal. A total of 52 plan members contacted the call centre, with 33% of these inquiries requesting T4A reprints.

OTIP provided support for the 2024 audit and remains committed to identifying enhancements to the audit process. The audit was completed within the established timeline.

6.0 Consulting Services

In support of effective plan management and informed decision-making, OTIP's Consulting and Reporting Services continually evolved to meet the changing needs of the Board of Trustees.

Now in its eighth benefit year, the Board of Trustees remained equipped with key insights through monthly financial, quarterly activity and annual renewal reports—delivered by Consulting and Reporting Services to guide strategic planning and plan management.



By leveraging Financial, Plan Member Value, Environment and Strategic Planning themes, we effectively highlighted plan activities and managed risk and resilience profiles across multiple areas.

Under the Financial category, the impact of rising inflation and utilization on claims costs was closely monitored across all benefit categories as service providers adjusted pricing and delivery methods, and as plan members adjusted expectations when accessing benefits.

As a part of Plan Member Value, OTIP provided insights on service statistics, shifts in claiming patterns, and population health trends, along with several communications to enhance plan member engagement and effectiveness.

The OSSTF ELHT received regular Environmental updates on the education and benefits landscape, as well as public policy changes, offering further awareness of evolving member needs and utilization patterns.

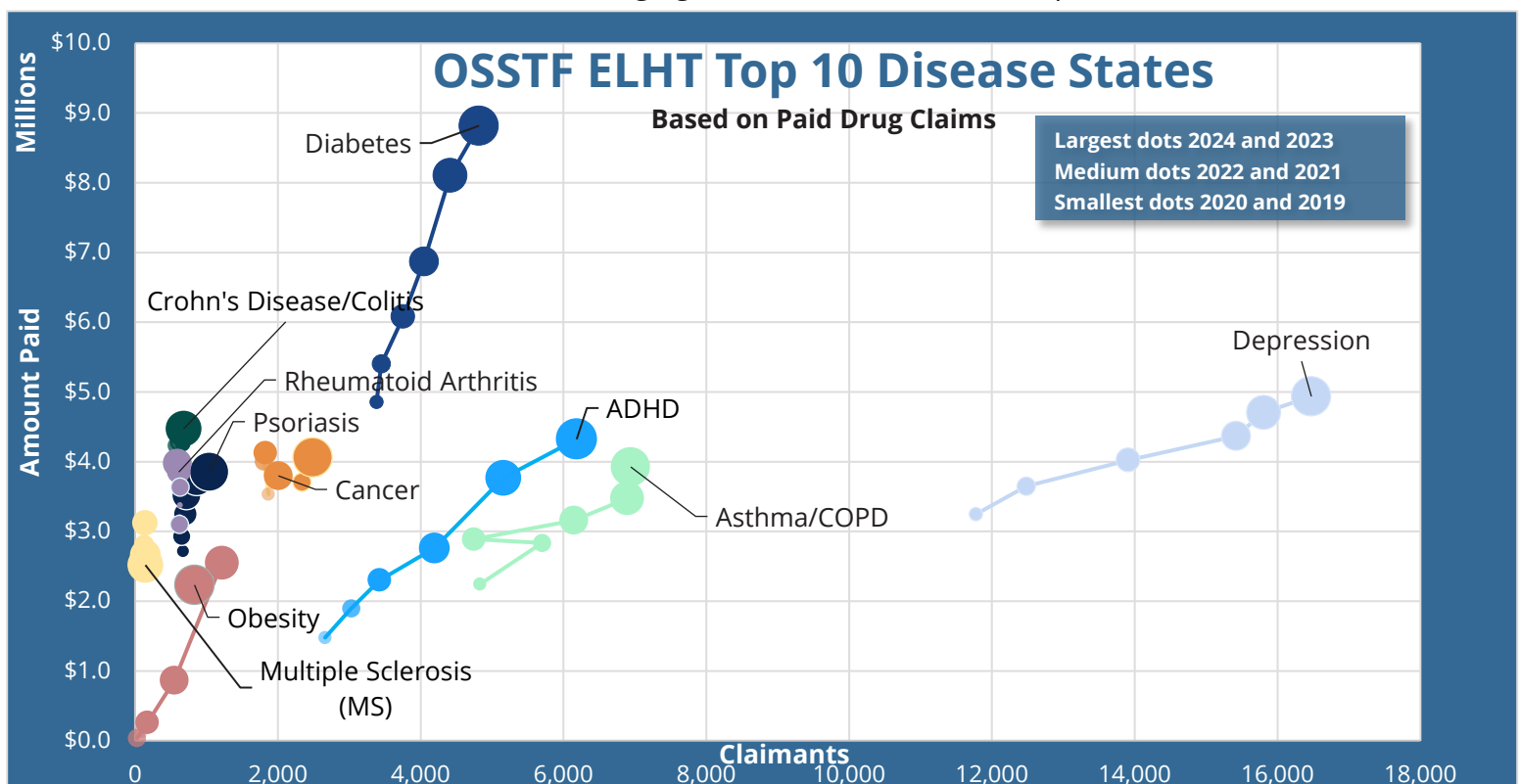
Our team collaborated with trustees and stakeholders in support of the ELHT's annual cycle of activities and prioritized key focus areas in Strategic Planning, such as mental health, dental and paramedical services, and an overall plan design analysis.

The consulting and reporting efforts enable OTIP to work with OSSTF ELHT to assess member patterns and deliver meaningful, value-driven communications during this period.

Delivering Value in 2023-24

- **2.5M** health and dental claims were paid to over **134,000** eligible claimants in the 2023-24 benefit year
- **7% increase** in health and dental costs to **\$265M** driven by inflation and an increase in the number of claims
- The costs associated with **diabetes, ADHD, allergies, and asthma** are rising
- **Paramedical**-related claims costs are increasing
- Expenditures associated with **mental health** claims are continuing to rise

Throughout the 2023-24 benefit year, the value of the benefit plans continued to be evident. There was a rise in members and their families using the plans, resulting in a 7% increase in the cost of health and dental claims. Inflationary pressure continued this year, impacting both out-of-pocket costs for members as well as the costs to the plans. The increase in costs was seen across all benefits categories, with notable increases in paramedical (10.4%) and dental (8%) that are expected to continue into the 2024-25 period. Paramedical benefits were also impacted by changes to the reasonable & customary (R&C) amounts, which are expected to continue to impact the costs for almost all paramedical benefits. Inflammatory conditions remain the most expensive drug category; however, they decreased by 7.5% in 2023-24 compared to the prior year. Diabetes remains the second-highest drug category, but with the Trust's management efforts, the cost of diabetes care has begun to stabilize, with only a 0.01% increase over the previous year—primarily due to proactive cost management strategies for Ozempic. Mental health continues to be an area of focus, with the rate of growth for depression medication continuing to slow, though medications for ADHD continue to increase, rising 13.1% in the current year versus the prior year. Changing environmental conditions have also led to a significant increase in asthma and seasonal allergy medications. OTIP continues to monitor drug claiming trends of members and their families belonging to the OSSTF ELHT benefit plans.



7.0 Communications



September 2023

OTIP created an [asthma campaign](#) with Asthma Canada to provide plan members with information, resources and videos on asthma preparedness.

October 2023

Our wellness partner, Starling Minds, offered a workshop series on **Mindful Living: A Path to Preventing Burnout**. Plan members explored how incorporating mindfulness every day can be the key to finding balance, reducing stress, and protecting their well-being. We had 270 OSSTF ELHT plan members registered for this workshop.

December 2023

OTIP worked with the OSSTF ELHT to distribute a winter newsletter to plan members. Articles included:

- Benefit reminders throughout the school year
- Understanding your benefits plan
- How to keep yourself healthy this cold and flu season

We had open rates of 50% (EN) and 56% (FR) (20%/26% more than the industry average).

Plan members were informed that OTIP was moving T4A slips to online access only as per the Canada Revenue Agency's new privacy guidelines. T4A slips can be accessed in OTIP's secure member site starting at the end of February. Reminders were also sent in January and February.

Communications to impacted plan members to transfer their specialty drug prescriptions (including the switch from biologics to biosimilars) to MemberRx. Three scheduled reminders were sent to impacted plan members to minimize any interruption in receiving their drug.



Substance Use



January 2024

OTIP launched the 2024 schedule of wellness program events hosted by our mental health partners, ALAViDA, FeelingBetterNow®, and Starling Minds.

Plan members were informed that the OSSTF Employee Life and Health Trust (ELHT) was moving from payroll deductions to direct billing using pre-authorized debits (PAD) to collect member-paid benefit premiums, effective February 1, 2024. They were required to provide their banking information by March 1; if not, benefits were suspended. Reminders were also sent out in March.

February 2024

Our wellness partner, Starling Minds, offered a workshop series on **Cultivating Calm: Mindfulness Strategies for Chronic Stress**. We had over 500 OSSTF ELHT plan members who registered for this workshop, and 36 plan members who attended it.

March 2024

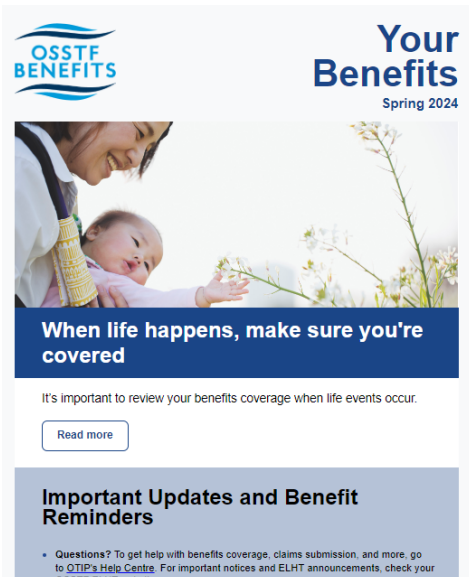
OTIP worked with the OSSTF ELHT to distribute a spring newsletter to plan members. Articles included:

- When life happens, make sure you're covered
- Burnout and stress 101: Finding balance with mindfulness
- Protect your benefits

We had open rates of 56% (EN) and 52% (FR) (26% EN/22% FR more than the industry average).

May 2024

OTIP launched the Retired Teachers Insurance Plan (RTIP) Easy Enrol to target OSSTF ELHT plan members (age 55+) to encourage them to transition their group member profile to retiree coverage with OTIP. Members are eligible to complete the RTIP Easy Enrol form if they are within 90 days before their retirement date or up to 60 days after their retirement date.



June 2024

OTIP worked with the OSSTF ELHT to distribute a spring newsletter to plan members. Articles included:

- Important benefit reminders for the end of the school year
- 9 ways to celebrate mental wellness
- Understanding limits on pharmacy markups and dispensing fees

We had open rates of 51.3% (EN) and 60.7% (FR) (26% EN/36% FR more than the industry average).

August 2024

Our wellness partner, Starling Minds, offered a workshop series on **Boundaries & Assertiveness: A Path to Personal Empowerment**. We had almost 200 OSSTF ELHT plan members who registered for this workshop..

September 2024

Streamlined our mental wellness offerings under Starling Minds to provide a more robust and convenient way for members to self-service their wellness needs. Offerings included new risk assessments, mental fitness tools and substance use and addiction support services. This change resulted in the termination of our partnership with FeelingBetterNow® and ALAViDA.

October 2024

Our wellness partner, Starling Minds, offered a workshop series on **Navigating Substance Use: Strategies for Managing Dependency**. We had over 500 OSSTF ELHT plan members who registered for this workshop..

Starling Minds also offered a workshop series on **Harmony Within: Integrating Mindfulness, Nutrition, and Lifestyle for Better Well-being**. We had 34 OSSTF ELHT plan members who registered for this workshop..



Your Benefits

Fall 2024



Benefit reminders for throughout the school year

Equip yourself for this school year by reviewing these important reminders about your benefits coverage.

[Read more](#)



OTIP worked with the OSSTF ELHT to distribute a fall newsletter to plan members. Articles included:

- Benefit reminders throughout the school year
- Exploring your substance use: understanding and changing habits
- Compassionate care for complex health needs: How MemberRx supports plan members and their loved ones

We had an open rate of 59.5% EN and 60.2% FR (34% EN/35% more than the industry average).

January 2025

OTIP launched the 2025 schedule of wellness program events hosted by Starling Minds, including topics on deep connections and women's health.

February 2025

Our wellness partner, Starling Minds, offered a workshop series on **Deeper Connections: How to Cultivate Happier, Authentic Relationships**. We had over 240 OSSTF ELHT plan members who registered for this workshop.

March 2025

OTIP worked with the OSSTF ELHT to distribute a spring newsletter to plan members. Articles included:

- Travel tips for your getaway
- Help us protect you and your benefits

We had open rates of 45.7% (EN) and 60.4% (FR) (21% EN/35% FR more than the industry average).

May 2025

Our wellness partner, Starling Minds, offered a workshop series on **Hormones and Health: Supporting Yourself Through Life's Changes**. We had almost 500 OSSTF ELHT plan members who registered for this workshop.

A preview of the OSSTF Benefits Spring 2025 newsletter. The header features the OSSTF Benefits logo and the title "Your Benefits Spring 2025". Below the header is a photograph of a family (a woman, a man, and a young child) walking through an airport terminal with their luggage. A blue banner at the bottom of the image reads "Travel tips for your getaway!". Below the image, there is a small text block: "Check out these travel tips to ensure you are prepared for any trip you take in Canada or abroad." and a "Read more" button.



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