



WORKING TOGETHER FOR THE OSSTF ELHT BENEFIT PLANS OF TOMORROW

OSSTF ELHT Annual Report 2025/26



CONTENTS

OSSTF Employee Life and Health Trust	03
Report of the Chair and the Executive Director	05
Actions Taken Effective September 1st, 2026	06
OSSTF Employee Life and Health Trust Financial Reporting	07
2025 Audited Financial Statement	08
Actuarial Valuation at August 31, 2025 and Projections	10
Our Board	14
OSSTF ELHT Benefits Service Providers	15
Utilization Statistics	16
OSSTF ELHT Benefits Plan Design Efficiencies and Changes to Member Premium Contributions Implemented Effective September 1, 2026	21

OSSTF Benefits Employee Life and Health Trust

Established in 2016, almost 10 years ago, was the OSSTF Benefits ELHT (Employee Life and Health Trust). Since inception, the primary focus of OSSTF Benefits has been to provide long term sustainable Life Insurance, Accidental Death and Dismemberment, and Health and Dental benefit coverage for eligible OSSTF members.

OSSTF ELHT Benefits is comprised of two benefit plans, one for eligible OSSTF Teachers and the other for eligible OSSTF Education Workers. Coverage is provided for eligible OSSTF Teacher and Education Worker members in OSSTF Districts 1 – 33 who bargain under the SBCBA.

The OSSTF ELHT Benefits Plans are sponsored and managed by the OSSTF ELHT. The ELHT Board of Trustees has representatives from OSSTF, OPSBA (Ontario Public School Boards' Association) changing to CODE (Council of Ontario Directors of Education) or CEA (Council of Employer Associations) and the provincial government. The OSSTF ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their eligible dependents.

Full details about the current OSSTF ELHT Board of Trustees are outlined on page 12 of this report.

The governing document of OSSTF ELHT is the OSSTF ELHT Trust Agreement of which the three parties are signatories. For reference, the OSSTF ELHT Trust Agreement is posted on the OSSTF Benefits Website - [OSSTF ELHT Agreement and Declaration of Trust.pdf](#)

The mission statement of the OSSTF ELHT is to promote and support the well-being of Plan members and their families by providing comprehensive and sustainable health and welfare benefits through excellence in governance and service.

The goals of the OSSTF ELHT Benefits Plans are to provide:

- Comprehensive coverage for all.
- Affordable financial security.
- Long term sustainability from both a cost and coverage perspective.
- An enhanced member experience.



Here are the statistics of participation in the OSSTF ELHT Plans as of May 2026:

OSSTF ELHT TEACHER/LONG TERM OCCASIONAL TEACHER (LTO) BENEFITS PLAN:

- 31,501 eligible members (28,286 contract Teachers and 2,215 LTOs) were enrolled in the mandatory Life Insurance and AD&D (Accidental Death and Dismemberment) benefits on May 31, 2026. This represents a slight decrease of 1.4% compared to May 2025.
- 29,875 eligible members, representing 87,551 eligible claimants, participated in the health care benefits.
- 29,812 eligible members, representing 87,690 eligible claimants, participated in the dental care benefits.
- For the health care benefits.
 - > 3% of eligible permanent contract teachers are not participating in the health care benefits. For those who are participating, 20% are opting for single coverage and 80% for family coverage.
 - > 40% of eligible long term occasional teachers are not participating in the health care benefits. For those who are participating, 58% are opting for single coverage and 42% for family coverage.

OSSTF ELHT EDUCATION WORKER/LONG TERM ASSIGNMENT EDUCATION WORKER (LTA) BENEFITS PLAN:

- 19,275 eligible members (17,540 Permanent Education Workers and 1,735 LTAs) were enrolled in the mandatory Life Insurance and AD&D (Accidental Death and Dismemberment) benefits on May 31, 2026, which represents a decrease of 2.3% compared to the number of eligible members on May 31, 2025.
- 16,735 eligible members, representing 45,173 eligible claimants, participated in the health care benefits.
- 16,699 eligible members, representing 45,448 eligible claimants, participated in the dental benefits.
- For health care benefits.
 - > 10% of eligible permanent members are not participating in the health care benefits. For those who are participating, 23% are opting for single coverage and 77% for family coverage.

- > 49% of eligible long term assignment education workers are not participating in the health care benefits. For those LTAs who are participating, 38% are opting for single coverage and 62% for family coverage.

FTE funding is currently being remitted by boards/school authorities based on the estimated FTE (full time equivalent) numbers for 2025/26 which are:

- 28,906.5 FTE OSSTF Teachers.
- 16,745.0 FTE OSSTF Education Workers.
- **45,651.5 FTE Teachers and Education Workers Combined.**

The OSSTF Employee Life and Health Trust updates its Benefits at a Glance document each year. The current version, [OSSTF-ELHT-Benefits-Guide](#) is posted on the OSSTF Benefits Website, osstfbenefits.ca.

This document provides details about:

- The OSSTF ELHT Benefits Plans design.
- The enrolment process.
- Use it Well – information about how members and their dependents can help to protect the plans for when they and their colleagues need it.
- Understanding your Benefits Plan – information about the parties involved in the OSSTF ELHT Benefits Plans, including:
 - > OSSTF ELHT as the plan sponsor,
 - > OTIP as the Plan Administrator,
 - > Manulife as the Claims Payer for Health & Dental Benefits,
 - > Manulife as the insurer of the Life Insurance Benefits,
 - > Teachers' Life as the insurer of the AD&D (Accidental Death and Dismemberment) Benefits.
 - > Information on the roles and responsibility of School Boards and School Authorities to provide OSSTF members employment status and demographic information to OTIP on a regular basis.

Report of the OSSTF ELHT Chair and Executive Director

The OSSTF Employee Life and Health Trust Board of Trustees and staff extend our full appreciation to all parties involved in the OSSTF ELHT Plans as well as all participating plan members.

These are turbulent and uncertain times for the OSSTF ELHT Plans. The OSSTF ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their eligible dependents, and the OSSTF ELHT Board of Trustees have the fiduciary responsibility for the long term sustainability of the plans.

FUNDING OF THE PLANS

The only two sources of ongoing funding of the OSSTF Benefits Plans are negotiated full-time Equivalent (FTE) funding levels and member premium contributions.

The FTE funding levels are the major funding source for the OSSTF ELHT Benefit Plans. The FTE funding levels are negotiated as part of the OSSTF Central Collective Agreements for Teachers and Education Workers. As current agreements expire effective August 31, 2026, changes to the funding levels of the plans as of September 1, 2026 and beyond are unknown.

PROJECTED COSTS OF THE PLANS

Operating costs currently exceed funding for the plans. The OSSTF ELHT Trust Agreement states that the CFR (Claims Fluctuation Reserve) Level must be maintained at 8.3% or higher which represents the amount needed to cover one month of the total benefit plans costs.

Projections for the Teacher/LTO plan indicate that the minimum 8.3% CFR (Claims Fluctuation Reserve) cannot be maintained during the September 1, 2026 to August 31, 2027 without cost containment efficiencies being implemented. While projections for the Education Workers plan indicate it is in a slightly better financial position, both plans are experiencing the same financial pressures. These pressures include increasing costs due to inflation, increased plan

usage, and a rise in high-cost drug therapies, paramedical practitioners fees and dental benefit costs, which together have resulted in the plans costs exceeding funding. These projections show that the plans are significantly underfunded.

The Actuarial Valuation projects that the assets of the Teacher/LTO plan will reduce from 20.2% to 4.0% of total operating costs during the September 2026 to August 2027 financial year and that the assets of the Education Worker/LTA plan will reduce from 27.4% to -6.9% of total operating costs during the September 2026 to August 2027 and September 2027 to August 2028 financial years respectively. Detailed information about the Actuarial Projections of the OSSTF ELHT Plans is illustrated on page 11.

The Trust Agreement states that when assets are projected to be 8.3% or less, the OSSTF ELHT Board must implement cost containment measures and/or increases to member premium contributions.

The decrease in net assets available for benefits is reflected in the 2025 audited financial statements which illustrate that the costs of the OSSTF ELHT Benefit Plan for Teachers/LTOs were \$8,656,930 higher than assets and for Education Workers/LTAs the costs were \$10,233,191 higher than assets. Detailed information about the 2025 Audit and the declining financial assets of the OSSTF ELHT Plans are illustrated on page 8 and 9.



Jim Spray
Chair



Donna Morrison
Executive Director

Actions Taken Effective September 1, 2026

The OSSTF ELHT Funding and Plan Design Modelling and Compliance Committee has worked very hard over the last year to do a full review of the current OSSTF ELHT plan designs of the Teacher/LTO and Education Worker/LTA benefit plans and to bring recommended cost containment initiatives to the OSSTF ELHT Board of Trustees for review, and final approval.

The OSSTF ELHT Benefit Advisory Work Group provided input on the proposed cost containment initiatives that were considered by the Committee and approved by the Board. Details on the work being done by the Committee and potential recommended plan design changes were also shared with local leaders at OSSTF Provincial Council meetings during 2025/2026.

The following Guiding Principles, developed by the OSSTF ELHT Funding and Plan Design Modelling and Compliance committee and approved by the OSSTF ELHT Board, were used in determining appropriate cost containment initiatives.

All changes under consideration must, wherever possible:

- Avoid negative impact to health outcome for members or their eligible dependents,
- Protect members against catastrophic loss,
- Avoid disproportionate impacts on any subset group of members,
- Align with the requirements outlined in the Trust Agreement, and
- Align with the feedback received from members through the benefits survey conducted.

Feedback and learnings from the OSSTF ELHT Benefits Member Survey completed in the spring of 2025, were and continue to be a fundamental part of the Committee and Board's consideration and final approval of plan changes being implemented effective September 1, 2026.

OSSTF ELHT BENEFITS MEMBER SURVEY

The OSSTF ELHT Benefits member survey was completed in Spring of 2025. Almost 25% of all eligible OSSTF Teachers and Education Workers participated in the survey.

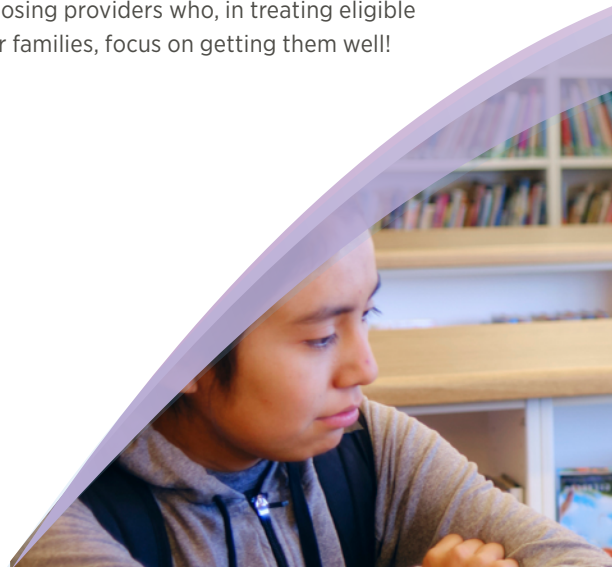
Members indicated that coverage for prescription drugs, basic dental services, vision care, massage therapists and mental health practitioners are most important to them, and that a balance of member premium contributions together with plan design changes would be preferred if cost containment initiatives needed to be implemented.

OSSTF ELHT MESSAGES TO MEMBERS

Expanding the knowledge and understanding of eligible OSSTF ELHT Benefits plan members about the governance of the OSSTF ELHT Plans, including the roles and responsibilities of the parties involved and the funding of the plans, continues to be a cornerstone of plan member communications.

Members have been encouraged to avoid the “use it or lose it” approach to their benefits plan but rather to “use it well”. The OSSTF ELHT has also strived to expand plan members’ understanding about the benefits of consumerism, trusted providers, and the implementation of plan design efficiencies so that the benefit needs of members and their dependents can be met by the plans when they need them.

It is now more important than ever that members are encouraged to understand the OSSTF ELHT Benefits Plans, and to Use Them Well. Here again is the Link to the OSSTF ELHT Benefits at a Glance document [OSSTF-ELHT-Benefits-Guide](#) that provides further information on the details of the OSSTF ELHT Benefit Plans, and how members can help to sustain the plans by using them well. Examples of this include only accessing the plan for what is medically necessary, researching alternative treatment options, submitting a claim estimate in advance of incurring the expenses, and choosing providers who, in treating eligible members and their families, focus on getting them well!



OSSTF Employee Life and Health Trust Financial Reporting

As per the Trust Agreement, the OSSTF ELHT has the obligation to provide Audited Financial Statements and an Actuarial Valuation Report including projections regarding the adequacy of contributions to cover projected benefit and related costs for a period of not less than three (3) years into the future.

AUDITED FINANCIAL STATEMENT

The OSSTF ELHT auditors, Doane Grant Thornton, have completed the Annual Audit as of December 31, 2025. The Financial Statements from the OSSTF ELHT Annual Audit are posted on pages 8 and 9 of this report. These Statements illustrate the Assets and Liabilities of the OSSTF ELHT Teacher/LTO and Education Worker/LTA Plans at the end of December 2025 compared to December 2024. Although the OSSTF ELHT Plans run on a September to August financial year, the Annual Financial Statements are prepared on a calendar year basis.

These Financial Statements have been accepted by the Board and as illustrated on the next two pages, report that net assets available for benefits at December 31, 2025 are to have:

Teachers/LTO plan – reduced by \$8,656,930 from \$73,317,480 to \$64,660,500

Education Workers/LTA plan – reduced by \$10,233,191 from \$46,685,583 to \$36,452,392

The OSSTF ELHT Total Net Assets between both plans have reduced by \$18,890,121 from \$120,003,063 to \$101,112,942.

This is the result of current negotiated FTE funding and member premium contributions not being adequate to cover the required costs of the OSSTF ELHT Teacher/LTO Plan or the OSSTF ELHT Education Worker/LTA plan and therefore having to use accumulated surplus funds from the past. Surplus funds were generated most prevalently during the Pandemic when member access to some services were restricted or not available (e.g. paramedical practitioner services).



2025 Financial Information

STATEMENT OF FINANCIAL POSITION

Year ended December 31				2025	2024							
		Education Workers		Teachers	Total	Education Workers		Teachers	Total			
Assets												
Current												
Cash	\$	30,869,202	\$	43,294,819	\$	74,164,021	\$	26,870,585	\$	37,457,123	\$	64,327,708
Cash in trust at administrative agents		12,670,634		34,187,551		46,858,185		18,847,333		37,252,289		56,099,622
Investments		2,183,891		4,755,343		6,939,234		8,495,891		13,883,343		22,379,234
Contributions receivable		93,008		88,589		181,597		55,265		75,275		130,540
Other receivables		358,727		835,415		1,194,142		426,391		936,953		1,363,344
Receivable from administrative agent		36,466		1,140,483		1,176,949		11,523		1,185,258		1,196,781
Prepaid to insurance administrator		703,707		1,472,806		2,176,513		1,992,231		5,114,431		7,106,662
Prepaid expenses		33,031		82,517		115,548		33,243		83,049		116,292
		46,948,666		85,857,523		132,806,189		56,732,462		95,987,721		152,720,183
Liabilities												
Current												
Premium tax and retail sales tax payable		623,242		1,250,077		1,873,319		637,517		1,279,305		1,916,822
Administrative charges payable		356,861		588,117		944,978		315,897		714,670		1,030,567
Accounts payable and accrued liabilities		5,041		12,593		17,634		5,041		12,593		17,634
Reserve for incurred but not reported claims		2,685,000		6,555,300		9,240,300		2,872,300		6,936,600		9,808,900
Contributions deferred		6,826,130		12,790,886		19,617,016		6,216,124		13,727,073		19,943,197
		10,496,274		21,196,973		31,693,247		10,046,879		22,670,241		32,717,120
Net assets available for benefits	\$	36,452,392	\$	64,660,550	\$	101,112,942	\$	46,685,583	\$	73,317,480	\$	120,003,063

2025 Financial Information

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year ended December 31			2025			2024		
	Education Workers	Teachers	Total	Education Workers	Teachers	Total		
Increase in assets								
Employers' contributions	\$ 87,545,235	\$ 179,889,814	\$ 267,435,049	\$ 87,541,116	\$ 178,097,980	\$ 265,639,096		
Employers' contributions - retroactive	—	—	—	1,084,606	15,109,160	16,193,766		
Employees' contributions	7,474,140	13,285,767	20,759,907	6,935,915	13,022,588	19,958,503		
Board eligible and available surplus contributions	—	—	—	83,449	45,328	128,777		
Premium and claims experience refund - life insurance	598,746	2,131,265	2,730,011	449,158	7,378,835	7,827,993		
Interest earned	1,304,955	2,952,545	4,257,500	2,461,882	4,209,041	6,670,923		
	<u>96,923,076</u>	<u>198,259,391</u>	<u>295,182,467</u>	<u>98,556,126</u>	<u>217,862,932</u>	<u>316,419,058</u>		
Decrease in assets								
Benefits								
Health and dental claims	96,620,874	183,389,877	280,010,751	91,516,225	175,505,485	267,021,710		
Health pool charges	699,473	1,234,674	1,934,147	681,902	1,269,607	1,951,509		
Life insurance premiums	3,244,448	9,293,921	12,538,369	3,050,829	8,939,139	11,989,968		
Accidental death and dismemberment premiums	309,803	986,182	1,295,985	285,746	925,407	1,211,153		
Net change in reserve for incurred but not reported claims	(187,300)	(381,300)	(568,600)	279,900	(264,200)	15,700		
Administrative charges	6,122,155	11,610,332	17,732,487	5,516,662	10,768,529	16,285,191		
Operating expenses	346,814	782,635	1,129,449	378,355	816,936	1,195,291		
	<u>107,156,267</u>	<u>206,916,321</u>	<u>314,072,588</u>	<u>101,709,619</u>	<u>197,960,903</u>	<u>299,670,522</u>		
Increase (decrease) in net assets available for benefits	(10,233,191)	(8,656,930)	(18,890,121)	(3,153,493)	19,902,029	16,748,536		
Net assets available for benefits, beginning of year	<u>46,685,583</u>	<u>73,317,480</u>	<u>120,003,063</u>	<u>49,839,076</u>	<u>53,415,451</u>	<u>103,254,527</u>		
Net assets available for benefits, end of year	\$ 36,452,392	\$ 64,660,550	\$ 101,112,942	\$ 46,685,583	\$ 73,317,480	\$ 120,003,063		



ACTUARIAL VALUATION

The OSSTF ELHT's actuaries, Eckler Ltd., have completed the ninth annual Actuarial Valuation as of August 31, 2025 including the projected future financial positions of each of the two OSSTF ELHT benefits plans (Teachers/LTO and Education Worker/LTA).

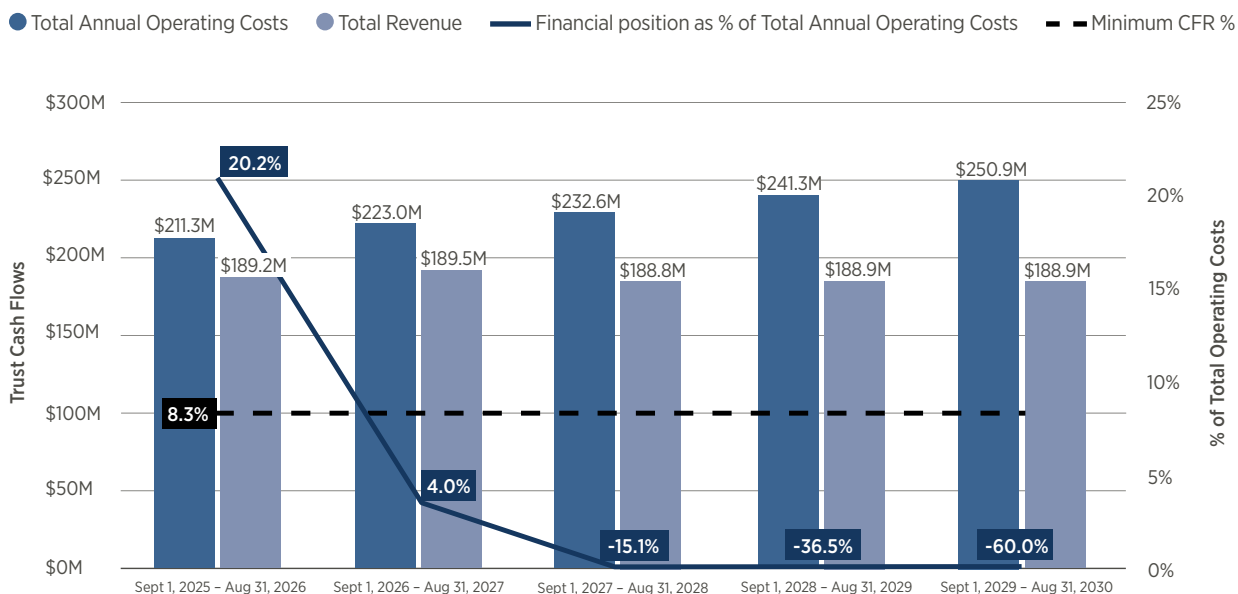
As the major source of funding towards the plans is the negotiated Full-Time Equivalent (FTE) funding which is stated in the OSSTF Central Collective Agreements, as the current Collective Agreements for each of the OSSTF

Teachers and OSSTF Education Workers expire August 31, 2026, the Actuarial Valuations have been completed based on no change to the current FTE funding levels for September 1, 2026 going forward.

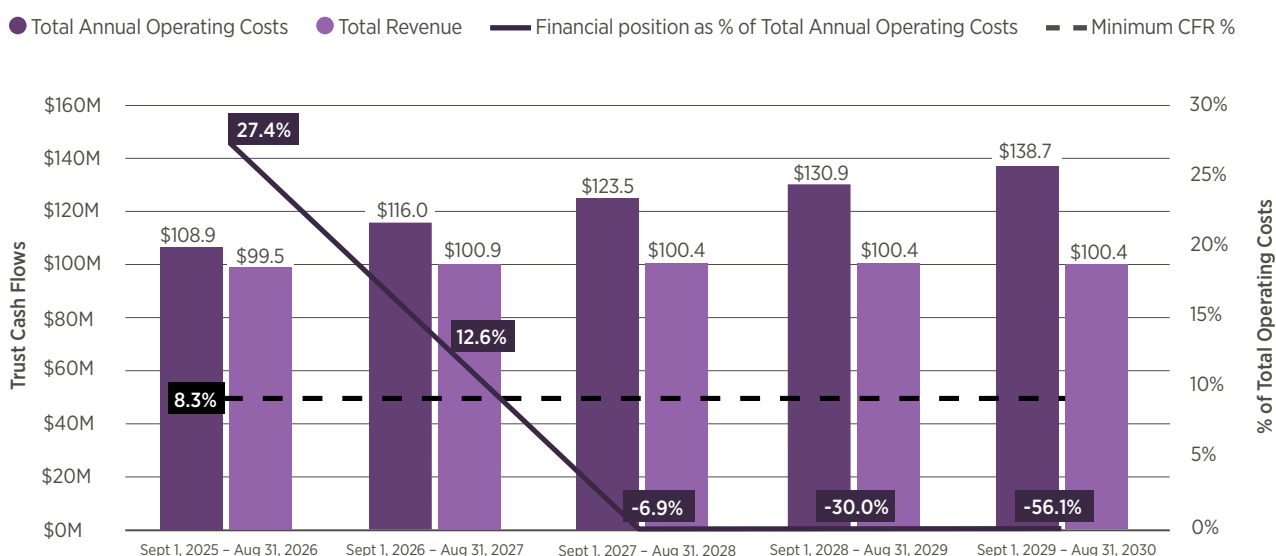
This year, to show long term cost projections, the OSSTF ELHT Board of Trustees requested that Eckler complete projections for the five-year period from September 1, 2025 to August 31, 2030.

The Actuarial Valuation accepted by the OSSTF ELHT Board projects that:

The Teacher/LTO Plan's CFR (claims fluctuation reserve) will reduce from 20.2% of Annual Plan Operating Costs as of August 2026 and to 4.0% as of August 2027, and the future projections show that this plan will be 15.1% underfunded on August 31, 2028, 36.5% underfunded on August 31, 2029, and 60% underfunded on August 31, 2030.



The Education Worker/LTA Plan's CFR will reduce from 27.4% of Annual Plan Operating Costs as of August 2026, to 12.6% as of August 2027, and to (-6.9%) as of August 2027. Future projections then show that this plan will be 30% underfunded on August 31, 2029 and 56.1% underfunded on August 31, 2030.



The Trust Agreement states that when assets are projected to be 8.3% or less, the OSSTF ELHT Board must implement cost containment measures and/or increase to member premium contributions.

Our Board

The OSSTF ELHT Trust Agreement stipulates that the nine voting members on the ELHT Board of Trustees are responsible for the operation of the OSSTF ELHT Teacher/LTO and Education Worker/LTA Benefit Plans and ensuring the financial long term sustainability of these plans. Five members of the Board of Trustees are appointed by the Ontario Secondary School Teachers' Federation (OSSTF), and the other four by the Ontario Public School Boards' Association (OPSBA) changing to CODE (Council of Ontario Directors of Education) or CEA (Council of Employer Associations) and the Crown. Each Trustee has a three-year term, which can be renewed twice, subject to a maximum tenure of nine years.

Current OSSTF ELHT Trustees are:

Jim Spray – Chair, OSSTF Appointee

Matthew Gerard – OPSBA (Changing to CODE or CEA) Appointee

Mark Sawicki – Crown Appointee

Jack Jones – Vice-Chair, OSSTF Appointee

Nick Landry – OPSBA (Changing to CODE or CEA) Appointee

Vaino Poysa – OSSTF Appointee

Darryl Ingham – OSSTF Independent Expert Appointee

Jane Grant – OSSTF Appointee

Sandra Rosier – Crown/OPSBA (Changing to CODE or CEA) Independent Expert Appointee



The OSSTF ELHT Trustees are responsible for the operational and financial sustainability of the Trust, including but not limited to:

- Review of the design of the OSSTF Teacher/LTO Benefits Plan and the OSSTF Education Worker/LTA Benefits Plan.
- The validation of the sustainability of the OSSTF Teacher/LTO Benefits Plan and the OSSTF Education Worker/LTA Benefits Plan designs.
- Setting and revising Employee Contribution rates or premium requirements and deductibles with respect to the OSSTF Teacher/LTO and OSSTF Education Worker/LTA Benefits Plans.
- Approval of annual reports and audited financial statements.
- Identifying efficiencies that can be achieved in the administration and investments of the OSSTF ELHT.
- Design, adoption, and implementation of policies and procedures.
- Compliance with all applicable statutory requirements.
- Procurement of adjudicative, administrative, insurance, consultative and investment services.

Board meetings are attended by all Trustees and staff. Five Board meetings have been held since September 1, 2025.

In addition to the Board meetings, the following OSSTF ELHT Standing Committees have been established and meet regularly to fulfill their responsibilities and make recommendations to the Board:

EXECUTIVE COMMITTEE:

This Committee acts on behalf of the Board between board meetings or in cases of emergency, hires and oversees board staff, and is responsible for bylaws, policy review and trust agreement compliance requirements.

Current Executive Committee members are Jim Spray (Chair), Jack Jones, Nick Landry and Darryl Ingham.

FINANCE INVESTMENT AND AUDIT COMMITTEE:

The Finance Investment and Audit Committee is responsible for ensuring the fiscal health of the Trust. The Committee members review and recommend investment strategies and policies to the Board, review and recommend a board annual budget as well as the appointment of an external auditor and provide oversight of the fund's administrators.

Current Finance Investment and Audit Committee members are: Nick Landry (Chair), Vaino Poysa, Jane Grant and Mark Sawicki.

APPEALS COMMITTEE:

The Appeals Committee is responsible for reviewing and rendering decisions on claim appeals referred to the OSSTF ELHT Appeals Committee by the third-party administrator Appeals Committee or making recommendations to the Board, as appropriate. The Committee also conducts an annual review of the FACETS Specialty Drug Prior Authorization Program.

Current Appeal Committee members are: Jane Grant (Chair), Jack Jones, Vaino Poysa and Darryl Ingham.

FUNDING AND PLAN DESIGN MODELLING AND COMPLIANCE COMMITTEE:

The mandate of this Committee is to ensure that the Plans continue to have long term sustainability. This Committee works with the actuary in the development of the annual valuation and actuarial recommendations to the Board. The Committee members review the Plans' expected liability and asset streams and quarterly changes to the benefit and healthcare environments. This Committee is also responsible for the development and review of the OSSTF Employee Life and Health Trust Funding Policy.

Current Funding and Plan Design Modelling and Compliance Committee members are: Jack Jones (Chair), Matthew Gerard, Nick Landry, Darryl Ingham and Sandra Rosier.

Jim Spray, OSSTF ELHT Chair, sits as ex-officio on all committees.

DEPARTING TRUSTEES

OSSTF ELHT wishes to express sincere thanks and appreciation to Dianne Fox for her tenure as OSSTF ELHT Crown Appointed Trustee.

Dianne Fox shared her in-depth insurance knowledge, expertise, experience and worked diligently in support of the OSSTF ELHT.

INCOMING TRUSTEES

Over the last year, OSSTF ELHT has welcomed Jane Grant, Mark Sawicki and Sandra Rosier as new Trustees.

- Jane Grant was appointed by OSSTF effective January 1, 2026
- Mark Sawicki was appointed by the Crown effective January 15, 2026, and
- Sandra Rosier was appointed by the Crown and OPSBA (changing to CODE or CEA) effective March 6, 2026.



OSSTF Benefits Service Providers



OTIP RAEO.

OTIP is the Third-Party Administrator of the OSSTF ELHT Benefit Plans.



Manulife is the Insurance Carrier of the OSSTF ELHT Benefit Plans for all benefits except Accidental Death and Dismemberment Benefits



Teachers Life is the Insurance Carrier of the Accidental Death and Dismemberment Benefits for the OSSTF ELHT Benefit Plans.



MemberRx is the exclusive pharmacy distributor for certain high-cost specialty drugs for the OSSTF ELHT Benefit Plans.



CUBIC Health provides the FACET Prior Authorization Drug program for specialty medication.



Koskie Minsky is the primary legal counsel utilized by the OSSTF Employee Life and Health Trust.



Doane Grant Thornton is the Auditor for the OSSTF Employee Life and Health Trust.



Eckler completes the Actuarial Valuation for the OSSTF Benefit Plans and provides consulting services to the OSSTF Employee Life and Health Trust.



Barber Stewart McVittie & Wallace provides the Consulting Services for the Liability Policies required by the OSSTF Employee Life and Health Trust.



Chubb is the underwriter of the Liability Policies.

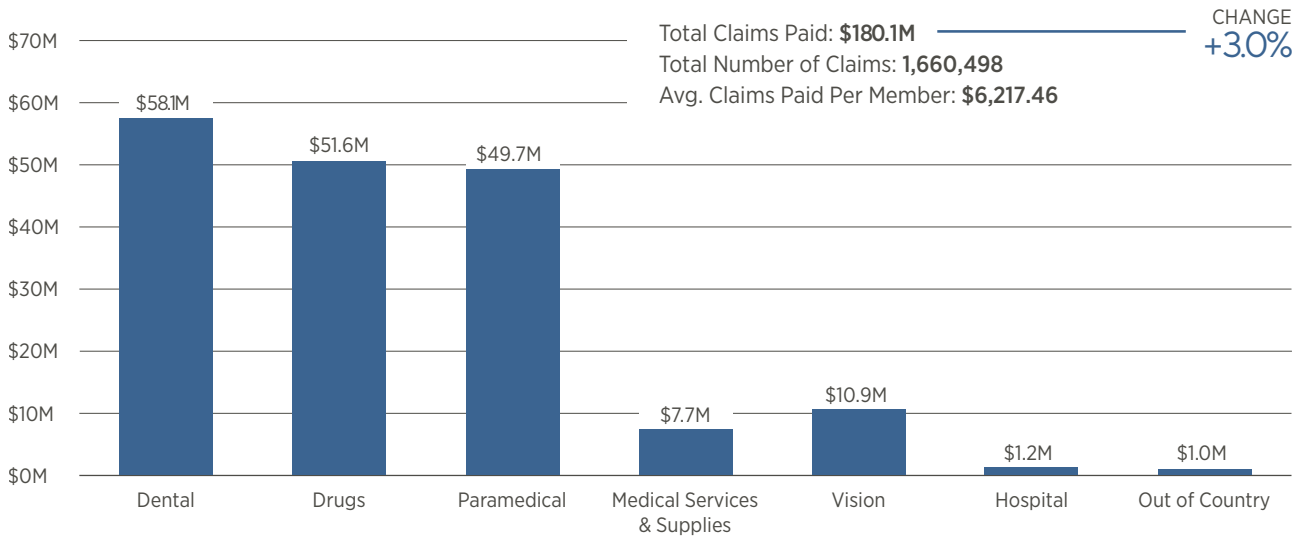


Intent maintains the OSSTF Benefits Website and assists OSSTF Employee Life and Health Trust.

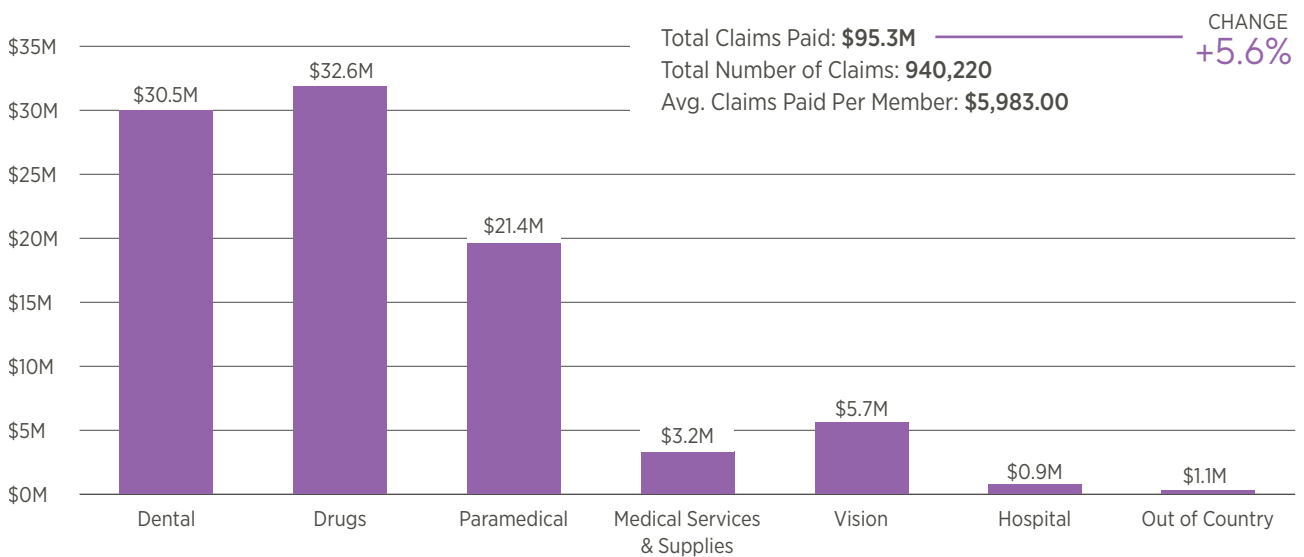
Utilization Statistics

HEALTH AND DENTAL CLAIMS PAID SEPT 2024 - AUG 2025

Teachers & LTOs



Education Workers & LTAs



INCREASE IN CLAIMS PAID
2024-2025 FINANCIAL YEAR COMPARED TO 2023-2024 FINANCIAL YEAR

Teachers & LTOs



Education Workers & LTAs



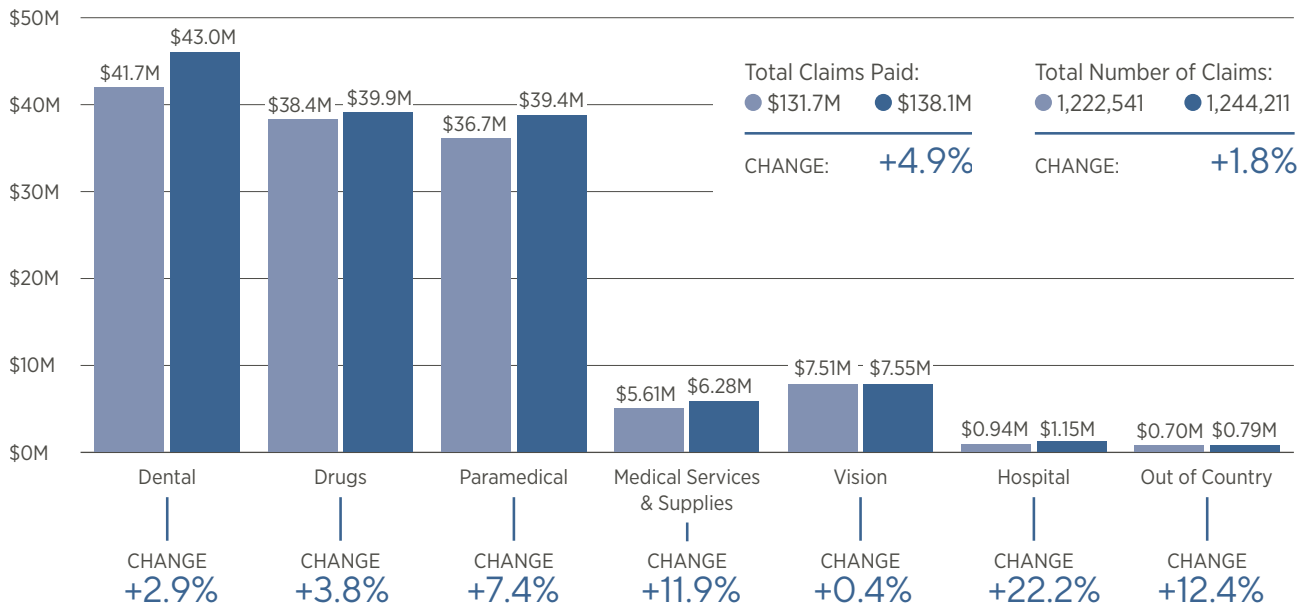
HEALTH AND DENTAL CLAIMS PAID

Sept 2024 – May 2025 and Sept 2025 – May 2026

Teachers & LTOs

● Sept 2024 – May 2025

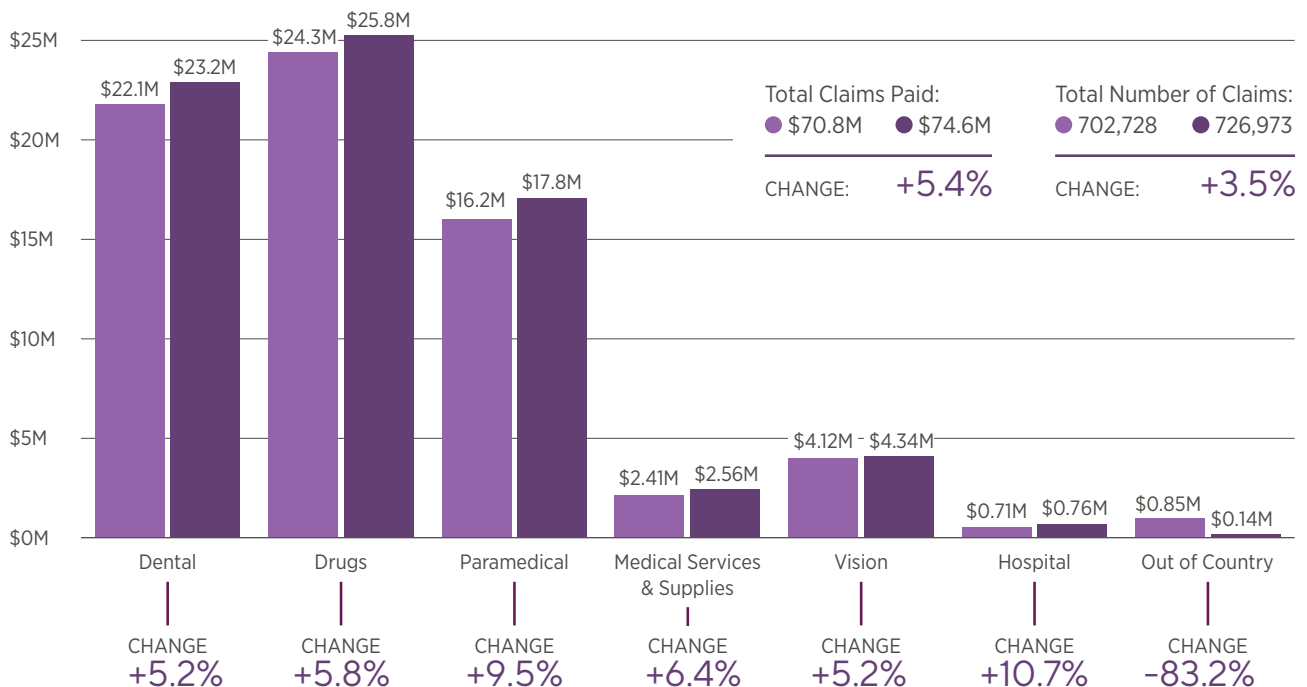
● Sept 2025 – May 2026



Education Workers & LTAs

● Sept 2024 – May 2025

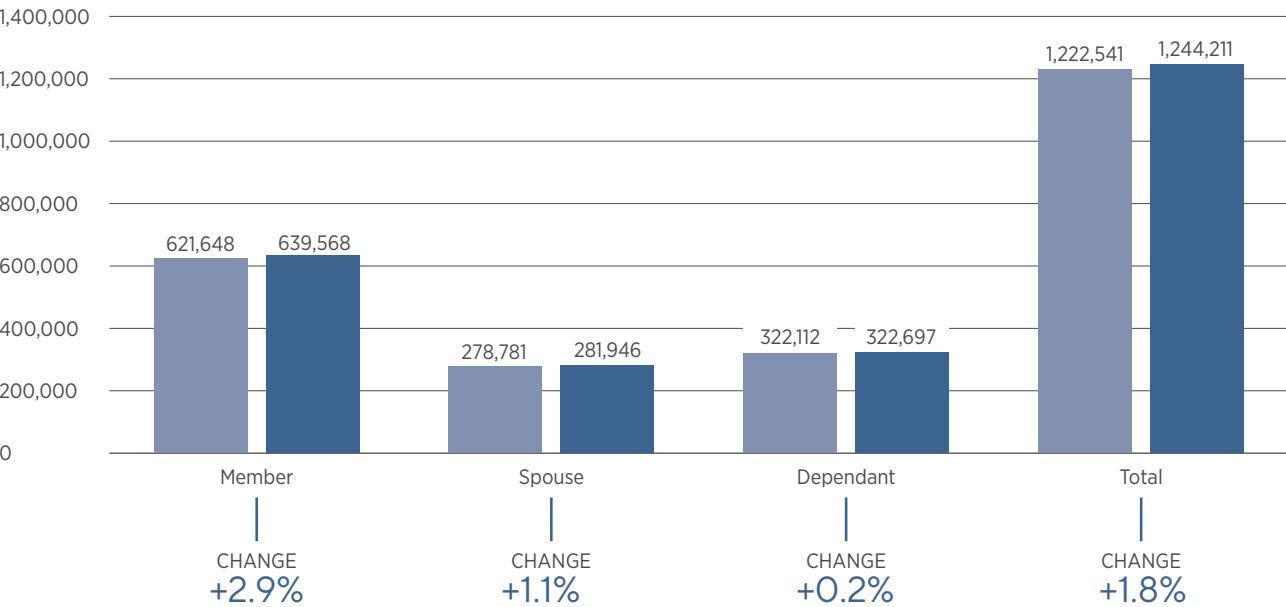
● Sept 2025 – May 2026



NUMBER OF HEALTH AND DENTAL CLAIMS PAID BY RELATIONSHIP
SEPT 2024 – MAY 2025 AND SEPT 2025 – MAY 2026

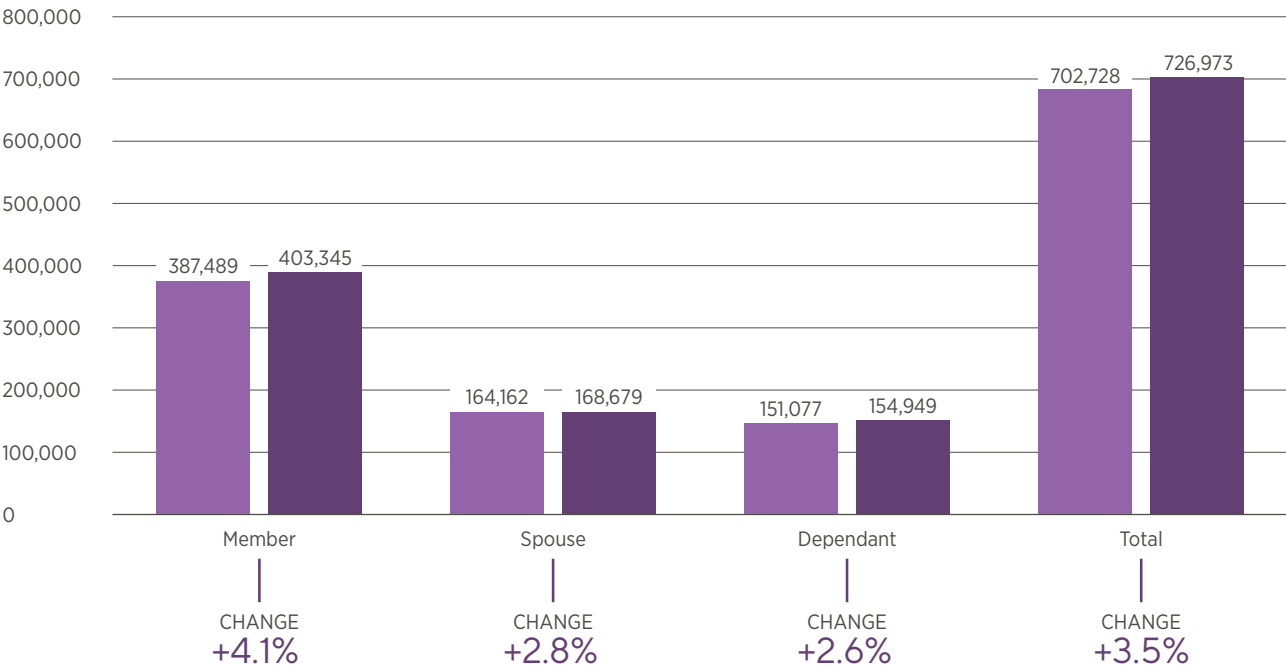
Teachers & LTOs

● Sept 2024 – May 2025 ● Sept 2025 – May 2026



Education Workers & LTAs

● Sept 2024 – May 2025 ● Sept 2025 – May 2026



LIFE CLAIMS EXPERIENCE INFORMATION SEPT 2025 – MAY 2026

Teachers & LTOs

Basic Life Claims	Claims Paid	Basic Life Waiver	Reserves Held	Optional Life Claim	Claims Paid
33	\$6.9M	450	\$18.3M	13	\$1.0M
Optional Life Waiver	Reserves Held	Spousal Optional Life Claims	Claims Paid	Child Optional Life Claims	Claims Paid
119	\$2.2M	2	\$210K	0	\$0

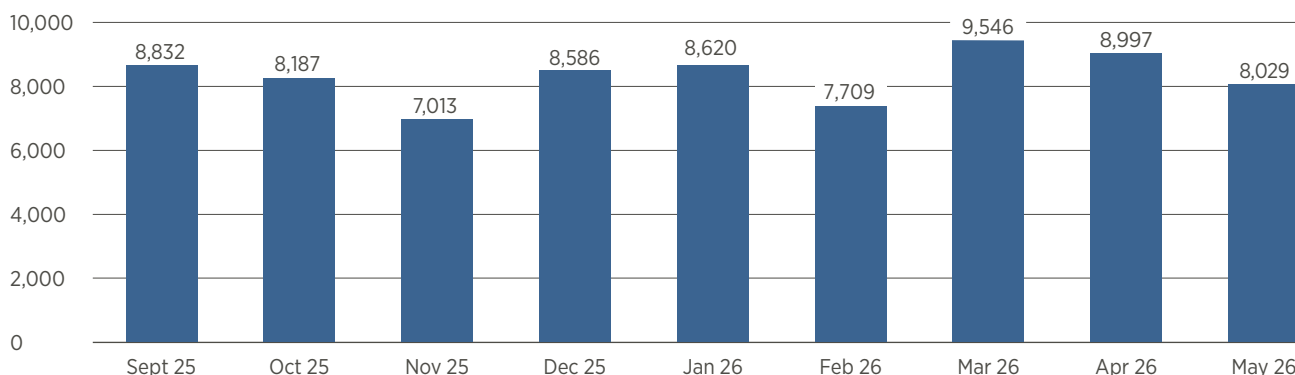
Education Workers & LTAs

Basic Life Claims	Claims Paid	Basic Life Waiver	Reserves Held	Optional Life Claim	Claims Paid
16	\$1.7M	220	\$3.6M	6	\$180K
Optional Life Waiver	Reserves Held	Spousal Optional Life Claims	Claims Paid	Child Optional Life Claims	Claims Paid
50	\$526K	0	\$0	1	\$25K

OTIP BENEFITS SERVICE CALL CENTRE NUMBER OF CALLS BY MONTH SEPT 2025 – MAY 2026

Calls for Teachers and Education Workers Combined

Total Calls: 75,519



For the 12 month period of September 1, 2024 to August 31, 2025, 87,228 OSSTF ELHT Benefit Member calls were handled by the OTIP Benefits Service Call Centre.

OSSTF ELHT Benefits Plan Design Efficiencies and Changes to Member Premium Contributions Implemented Effective September 1, 2026

Effective September 1, 2026, the OSSTF Employee Life and Health Trust (ELHT) Board of Trustees approved the implementation of important changes to both the Teacher and Long-Term Occasional (LTO) and Education Worker and Long-Term Assignment (LTA) benefit plans.

A communication outlining these changes has been sent to all currently eligible plan members via their work email, or the email that has been registered with Ontario Teachers Insurance Plan (OTIP) for benefits communications. This communication is also available on the OSSTF Benefits website:

[September 1 2026 Changes - Teachers/LTOs](#)

[September 1, 2026 Changes - Education Workers/LTAs](#)

These changes are summarized below.

BENEFITS TRUST FUNDING

OSSTF ELHT Benefits provide life and health benefits for OSSTF members who meet the eligibility terms of the OSSTF Employee Life and Health Trust (ELHT). This Trust is funded based on full-time equivalent (FTE) payments from school boards that are bargained during central negotiations between OSSTF, the government and school boards, as well as by member premiums share contributions. In recent years, the OSSTF ELHT Benefits plans costs have risen sharply, while benefit plans usage has remained high. Additionally, as current Collective Agreements expire on August 31, 2026, employer funding of the plans will remain frozen at current levels until new collective agreements for OSSTF Teachers and OSSTF Education Workers are reached.

This means that OSSTF ELHT Benefits has had to use its financial reserves to fund the OSSTF ELHT Benefits Plans. The annual actuarial evaluation of the OSSTF ELHT shows that these reserves are set to fall below 8.3% of annual operating costs by the end of 2027. Under the Trust Agreement, the OSSTF ELHT Board of Trustees are required to take action to contain the benefit plans costs and/or increase plan member premiums in order ensure the long term sustainability of the plans.

After a thorough analysis of plan usage, experience, funding, and rising health and dental benefit costs, the OSSTF ELHT Board of Trustees has approved an increase to member premium share contributions towards health and dental benefits, along with the implementation of additional plan design efficiencies, that are designed to minimize the impact on members while retaining current levels of benefit coverage.

MANULIFE AND TEACHERS' LIFE ANNUAL RENEWAL

The annual renewal of the OSSTF ELHT Benefits plans set the rates that OSSTF Benefits is charged by the insurance carriers, Manulife and Teachers' Life. The renewal premium rate adjustments that take effect September 1, 2026 include the following:

- A slight decrease in premiums for mandatory Life Insurance rates for all eligible plan members. This will result in a smaller member T4A tax benefit being reported to Canada Revenue Agency (CRA), as the premiums are paid directly by the OSSTF ELHT on behalf of active members.
- A 10% decrease in Optional Life Insurance premiums for members who select this additional coverage.
- Extended Health premium rates will increase for Teachers/ LTO plan by 4% and by 0.9% for Education Workers/LTA plan.
- Dental premium rates are not changing for either plan effective September 1, 2026.
- The health and dental premiums are charged by the carrier to the OSSTF ELHT for the administration and payment of benefit claims.

These renewal changes result in an overall premium increase paid to the carrier by the OSSTF ELHT of 2.1% for the Teachers/ LTO and 0.4% for Education Workers/ LTA benefit plans respectively.

MEMBER PREMIUM CONTRIBUTIONS

Since inception of the OSSTF ELHT Benefit Plans in 2016, members have been paying a portion of the required health and dental premiums with part-time employees paying a prorated share, and the member premium contribution amounts have not changed since inception. Starting September 1, 2026, member required contributions will be based on 2025–2026 premium costs and therefore increase. The new amount will be implemented with the September 10, 2026, pre-authorized debit bank withdrawal. Because the associated costs of the Teacher/ LTO and the Education Workers/LTA benefit plans are different, the member required premium share for each plan will also be slightly different.

The vast majority of Teachers and LTOs are working on a 1.0 full-time equivalent (FTE) assignment. For members active in a 1.0 FTE assignment monthly member required premium share for health and dental coverage will be increased to \$16.70 for single and to \$41.76 for family, inclusive of 8% retail sales tax. Premiums are pro-rated for less than 1.0 FTE members. For example, the monthly cost for an eligible plan member to continue to participate in family health and dental benefits while on a 1.0 FTE full-time board-approved leave will be \$695.95.

The vast majority of Education Workers and LTAs are also working on a 1.0 FTE assignment. For eligible Education Workers monthly member required premium share for family health and dental coverage will be increased to \$16.21 for single and to \$40.53 for family coverage, inclusive of 8% retail sales tax. Premiums are pro-rated for less than 1.0 FTE members. For example, the monthly cost for an eligible plan member to continue to participate in family health and dental benefits while on a 1.0 FTE full-time board-approved leave will be \$675.49.

Please note that this increase will not apply to current Long-Term Disability (LTD) or WSIB (Workplace Safety Insurance Board) Benefit claimants who have an approved LTD or WSIB benefit claim effective date prior to September 1, 2026. For these members, their current member required premium contributions will be exempt from this increase and will be the same as the member was paying while active for the first 24 months of their LTD claim, and then 100% of the health and/or dental premium costs prior to the September 1, 2026, change.

PLAN DESIGN EFFICIENCIES

The OSSTF ELHT is also implementing several plan design efficiencies designed to lower costs and result in overall savings to the benefits plans for 2026–2027:

- Biosimilar drugs will now be covered instead of higher-cost biologic drugs when available, for both new and some existing users.
- For certain non-biologic specialty medications, only the preferred generic equivalent drug will be covered.
- More specialty drugs will be dispensed through MemberRx. Members affected by specialty drug changes will be notified in advance, and exceptions may be allowed where medical evidence shows the originator drug is medically necessary.
- PPIs (acid-reducing drugs) will be reimbursed based on a reference price, capped at \$0.20 per unit plus standard markup, using generic pantoprazole as the benchmark.
- For members who are approved for Long-Term Disability commencing on or after September 1, 2026, Basic Life and AD&D coverage will continue automatically, without needing to apply for a waiver of premium.
- The plan will also introduce changes to coordination of benefits rules with secondary plans during the 2026–2027 benefit year, with notice being provided before implementation.



FUTURE CHANGES

It is important to note that it may be necessary for the OSSTF ELHT to make changes to the plan design and/or member required premium contributions for eligible members on or before September 1, 2027. The OSSTF ELHT is committed to providing advance notice to all eligible members should any further increase in member contributions or plan design changes need to be implemented.

As previously stated, full details of the September 1, 2026 Renewals, Plan Design Changes and Member Premium Contribution changes are outlined on the attached newsletters:

[September 1 2026 Changes - Teachers/LTOs](#)

[September 1, 2026 Changes - Education Workers/LTAs](#)

These communications have been sent via email to all eligible OSSTF members in June, August and September and are posted on the OSSTF Benefits Website [OSSTF Benefits](#).





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