



OSSTF BENEFITS MEMORANDUM

To: Eligible OSSTF Contract Teachers, Long Term Occasional Teachers, Permanent Education Workers and Long-Term Assignment Education Workers

From: Donna Morrison, Executive Director

Date: February 2026

Re: **OSSTF ELHT (Employee Life and Health Trust) Update**

The primary source of funding for the OSSTF ELHT Benefit Plans is the negotiated FTE Funding Levels outlined in the respective OSSTF Central Collective Agreements for Teachers and Education Workers. As current agreements expire effective August 31, 2026, funding for the plans as of September 1, 2026 and beyond is unknown.

During the Pandemic, when member access to benefits was limited, a significant surplus was generated. Since that time, the surplus funds have been drawn upon, and the funding has fallen below the spending due to the increases in the usage of the benefits.

OSSTF ELHT is required to have an Actuarial Valuation completed each year. The details of the Actuarial Valuation including the Addendum are outlined in the OSSTF ELHT Annual Report which is posted on the OSSTF Benefits Website: [OSSTF ELHT Benefits Annual Report with Addendum 2024-2025](#)

The Actuarial Valuation projects the following CFR (Claims Fluctuation Reserve) Balances of the OSSTF ELHT Benefit Plans based on no change to the negotiated FTE Funding effective September 1, 2026, as any funding adjustments are currently unknown. The CFR balance is the financial surplus or deficit expressed as a percentage of total plan costs.

	Balances For Year Ending		
	August 2025	August 2026	August 2027
Projected Financial Position of the OSSTF ELHT Teacher/LTO Plan	+26.6%	+16.7%	+2.5%
Projected Financial Position of the OSSTF ELHT Education Worker/LTA Plan	+33.6%	+17.5%	+0.4%

The OSSTF ELHT Trust Agreement states that the CFR Level must be maintained at 8.3% or higher. 8.3% represents the amount needed to cover one month of the total benefit plans costs. Based on these Actuarial Projections, the CFR levels will be reduced to less than 8.3% for each of the Teacher/LTO and the Education Worker benefit plans for the 2026/2027 financial year and therefore cost containment measures must be implemented in both plans effective September 1, 2026. These cost containment measures will include administrative changes implemented to improve the efficiencies of the plans, and/or an increase to member premium contributions towards the Health and Dental benefits, and/or the implementation of reductions or limitations to the current benefit plans design.

Action Being Taken by the Trust

The OSSTF ELHT Funding and Plan Design Modelling and Compliance Committee has and is continuing to work on a full review of the current OSSTF ELHT plan designs of the Teacher/LTO and Education Worker/LTA benefit plans and are tasked with bringing potential cost containment initiatives to the OSSTF ELHT Board of Trustees for review, and final approval, of the changes that are to be implemented. The projections resulting from these cost containment initiatives must result in a projected CFR of 8.3% or

higher for the 2026/27 Financial Year. The OSSTF ELHT Benefit Advisory Work Group will provide input on the proposed cost containment initiatives, and the recommended plan design changes will be shared at the April OSSTF Provincial Council meeting.

The following Guiding Principles were developed by the OSSTF ELHT Funding and Plan Design Modelling and Compliance committee, approved by the OSSTF ELHT Board and are being 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.

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 therapist 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 need to be implemented.

The learnings from the member survey are being considered in all work being done by the OSSTF ELHT Committees and the Board.

OSSTF ELHT commits to members of the OSSTF ELHT Benefit plans that they will be given advanced notice of the cost containment initiatives that are to be implemented. This notice will be given no later than mid June 2026 for a September 1, 2026 implementation date.

Please submit any questions or comments that you may have to comments@osstfbenefits.ca.