



OSSTF Benefits Administrative Agent Report

2025 Annual Meeting with the
parties of the Trust –
September 17, 2026

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Introduction

We are pleased to present OTIP's 2025 Administrative Agent Report for the OSSTF Employee Life and Health Trust (ELHT).

This report highlights the key activities and accomplishments achieved in support of the OSSTF ELHT throughout another successful year of delivering life, accidental death and dismemberment (AD&D), health, and dental benefits to eligible plan members.

Supporting Ontario's education community remains at the core of our mission. OSSTF ELHT plan members play a vital role in student success across the province, and throughout 2025, we remained committed to providing exceptional service to plan members, the Executive Director, the Board of Trustees, and our ELHT service partner providers.



OTIP continued to advance its digital transformation through the Better Together Experience 360 (E360) program. Significant milestones were achieved in 2025, including the launch of the new My Member Account platform and the successful migration of the claims administration system from Clients II to V3.

While contact centre service levels continued to face challenges during the year, focused recruitment efforts and enhanced workforce scheduling strategies helped sustain strong member satisfaction and customer effort scores. In addition, the introduction of a real-time transactional Customer Satisfaction (CSAT) survey in August 2025 has enabled more timely and accurate measurement of member feedback and overall service experience.

OTIP's School Board Relations team continued to deliver strong results through a dedicated focus on communication, stakeholder education, and ongoing improvements to file management processes. These efforts helped ensure members could access their ELHT benefits as efficiently as possible when joining a plan or experiencing changes to their coverage.

Throughout the year, OTIP's OSSTF ELHT team worked collaboratively with the Trust and its service providers to support the strategic objectives established by the Executive Director and the OSSTF ELHT Board of Trustees. Together, these efforts contributed to the continued success and effective administration of the OSSTF ELHT in 2025.

Key administrative services include:

- Providing enrolment support for newly eligible members and individuals returning from a leave of absence.
- Assisting members with updates to their benefit coverage resulting from changes in employment status, family circumstances, or other qualifying life events.
- Administering and applying eligibility and premium-sharing provisions based on members' employment status and hours worked.
- Managing member demographic and employment data received from school boards to accurately determine benefit eligibility and applicable premium contributions.
- Supporting school boards with day-to-day benefits administration to help ensure a seamless member experience.
- Calculating, collecting, and administering required premium contributions.
- Collecting and reconciling full-time equivalent (FTE) funding contributions from participating school boards.
- Delivering responsive, high-quality support to members by addressing inquiries and resolving concerns in a timely manner.
- Supporting the expansion of the ELHT Drug Strategy, including transitioning eligible claimants to MemberRx and facilitating the movement from high-cost biologic medications to clinically appropriate lower-cost biosimilars.
- Providing insurance carriers with accurate premium, coverage, and dependent information for all eligible members.
- Assisting the OSSTF ELHT with financial administration and tax compliance requirements, including Retail Sales Tax (RST), Insurance Premium Tax (IPT), and Harmonized Sales Tax (HST) filings.





We continue to identify simpler, more effective ways to meet service expectations while exploring innovative opportunities that support 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 2024-2026 Highlights

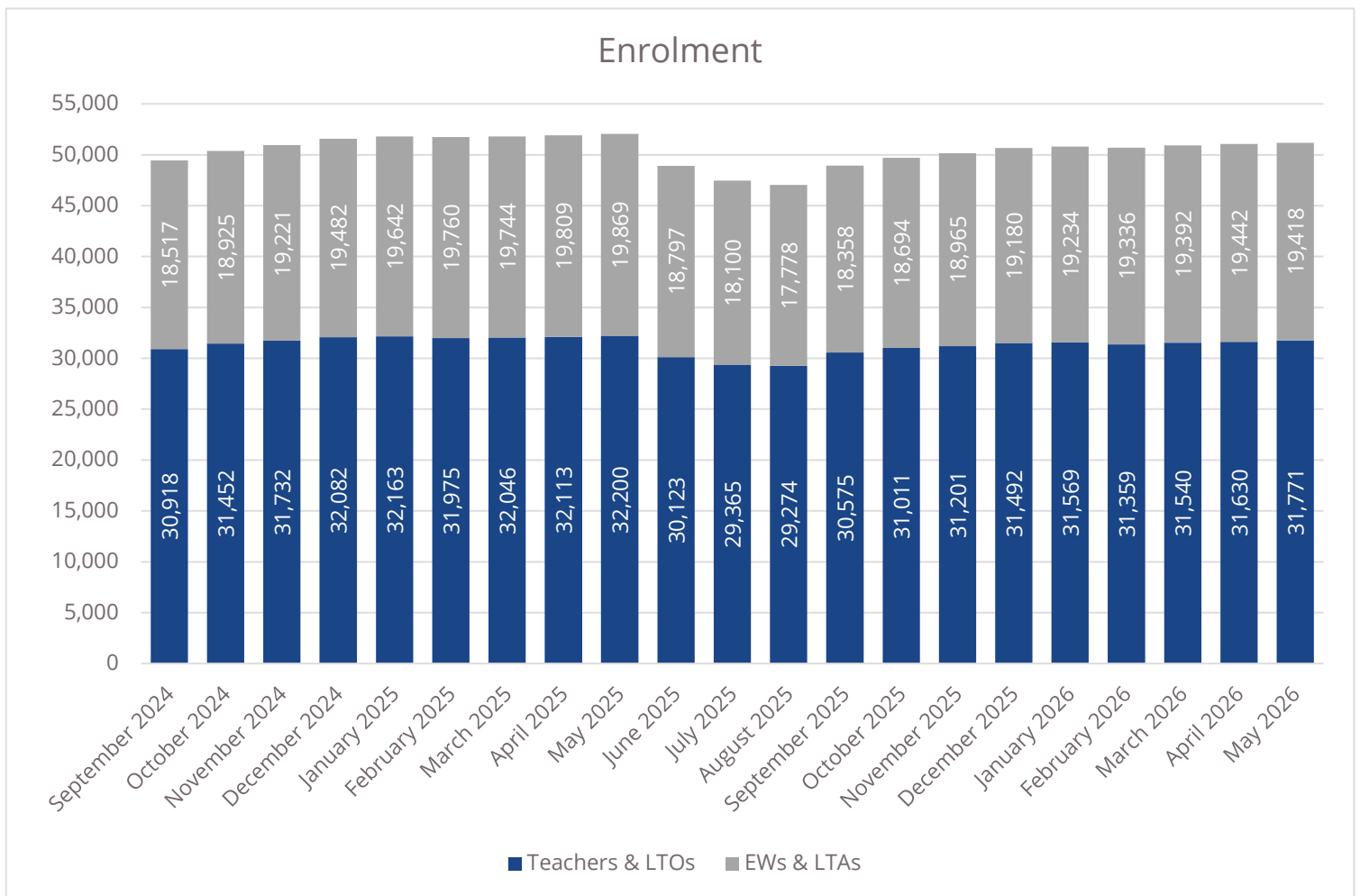
 Member Administration - Education and training remained a key priority in 2024/25, supporting effective management of OSSTF ELHT eligibility data and consistent application of plan rules - Strong school board engagement helped OTIP improve data quality and streamline processes, with feedback confirming the effectiveness of this approach - Through data modelling, audits and working with payroll providers, eligibility data continues to improve	 Member Experience - Customer Effort Score (CES): Achieved a score of 1.68 for the period September 1, 2024–August 31, 2025, within the target of 2 or less - Customer Satisfaction Score (CSAT): Achieved 90% for the period September 1, 2025–May 31, 2026, exceeding the target of 80% - Call Centre exceeded the Quality Assurance target of 95% for the period with 96.8%
 Funding and Premium Administration Collection and processing of: \$513 million in FTE and secondment funding \$39 million through pre-authorized debits (PAD)	 Financial Services and Tax Reporting - Recorded and filed all applicable taxes. 52,989 T4A slips produced for the 2025 tax year. 86% of members accessed their 2025 T4A online versus receiving a printed copy.
 Consulting Services - Financial and claim activity oversight - Plan analytics and population health mapping - Renewal and amendment management - Environmental and legislative updates - Strategic planning, initiatives and implementation support	 Communications - Experience 360 (E360) launched with a multi-channel campaign, boosting secure self-service adoption through My Member Account. Over 180,000 members, including 37,428 OSSTF ELHT, registered by the end of 2025 - Provided wellness programs (Starling Minds, women's health, dental health) to boost health literacy and optimize plan use. Dental inquiries dropped 10% after the dental literacy campaign - Supported the development and distribution of three OSSTF ELHT newsletters

2.0 Member Administration

OTIP worked closely with the OSSTF ELHT, along with the school boards and their payroll providers to facilitate a smooth and positive benefits experience for eligible members and their families.

Through collaborative efforts, we achieved timely and accurate completion of the following activities:

- Enrolling members and their eligible dependants.
- Processing change requests for benefits selections and work status for members
- Coordinating with the OSSTF ELHT to administer exception requests for members if required



Managing Plan Member Data

Data integrity remains fundamental to OTIP's ability to administer benefits effectively on behalf of the OSSTF ELHT. Since we last reported, our primary focus has continued to be ensuring the accuracy and reliability of data transmitted from school boards to OTIP. To support this objective, the School Board Relations (SBR) team further refined the Work Status Report, which enables school boards to track how submitted data is processed and transformed in accordance with trust rules. This report promotes transparency and accountability while its quarterly distribution prompts questions and clarifications that contribute to improved data quality. It also continues to identify possible areas of concern, strengthening data integrity and enhancing the monitoring of member eligibility.

The OSSTF ELHT provides protection to over 52,315 plan members and over 139,385 individuals including eligible dependants.

The School Board Relations Team has also **conducted several other data audits** such as the ones listed below:

- **FTE / Appendix H:** Completed compliance work in response to a ministry request to school boards.
- **Maternity Leave:** Reviewed leaves longer than 18 months to confirm members' actual return-to-work timing.
- **Start-of-School-Year Block List Audit:** For boards requiring manual intervention over the summer due to reporting limitations, OTIP confirmed members were reported with the correct work status and effective dates and removed from internal Block List control tables as appropriate.
- **Sick Leave:** Reviewed members on extended sick leave to confirm validity.
- **Terminated Members:** Cross-referenced school board eligibility files against OTIP's administration system to confirm alignment.
- **Part-Time Status:** Reviewed cases where members on part-time leave were reported with a 1.0 FTE to confirm how boards determined the full-time assignment basis.
- **Recurring Data Quality Audits:** Checks were done using the Status Summary Report to review work status, class/plan, FTE, salary and effective-date data values.

Our Board Administrators' webinars continued and remained well attended. The Wordly platform continued to be used to provide simultaneous translation for all presentations, and French-language materials were shared whenever permitted. These sessions typically attracted more than 200 registrants, with attendance ranging anywhere from 125 to 150 participants.

Post-event surveys continued to generate valuable feedback, with webinars consistently earning an average rating of 4.5 out of 5 stars from more than 80% of respondents. Strong participation and high satisfaction ratings underscore the ongoing value school boards place on these sessions. The after event survey allows OTIP to obtain a pulse on the school boards, their needs and opinions, enabling us to modify our approach if needed.

The webinars provide an important forum for knowledge sharing and best practices and are complemented by OTIP newsletters, in-person meetings, and other engagement opportunities that support professional growth and collaboration across school communities.

The school board plan administration guides underwent their annual review to ensure all information was accurate and that any required updates were incorporated prior to distribution to school boards in fall 2025 and will be done prior to the start of the 2026/27 school year as well. These guides serve as a key reference tool for boards and keeping them current is essential to maintaining confidence and trust in their use.

Compliance with eligibility data file schedules and submissions from school boards remained extremely high throughout this period.

The team created our second **annual desk calendar**, printed and shipped to school boards. The calendar maps out key responsibilities and reminders for boards throughout the academic year, ensuring OTIP is top of mind with the boards.



Our annual review of School Board Portal users was conducted at the end of 2024 and 2025. This annual process validates that each user still requires access. Any discrepancies are questioned and actioned according to security protocols, ensuring data transmitted through the portal remains safe and secure. Our portal also was moved to a cloud platform, enabling us to both manage changes more effectively and at the same time, and again, ensuring the utmost in data security.

During the 2024/25, and into the 2026 school year, we continued to build on our service model by bringing school boards and their payroll providers together. This collaborative, triangular approach has demonstrated its value by supporting more consistent and reliable data, ultimately strengthening the administration and management of the OSSTF ELHT plan.

Continuous process improvement remains central to our work. Through proactive monitoring and consistent, dedicated support to school boards, our service strategy supports efficiencies, responsiveness, and overall effectiveness across all our initiatives.

Basic Life and AD&D	
Plan Members Enrolled	50,804
Health	
Plan Members Enrolled	46,614
Eligible Claimants	132,605
Dental	
Plan Members Enrolled	46,514
Eligible Claimants	132,948

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

2024-25 Back-to-School Activities

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

146,484 changes were made to member data during the 2025 period compared to 206,085 in 2024.

New Hires	Going on Leave	Returning from Leave	Overage Dependents	Salary Changes
10,041	4,962	5,233	3,555	122,693

3.0 Member Experience

Our call centre managed more than **75,309 calls** and **10,094 emails** from OSSTF ELHT plan members during the 2024-25 plan year.

Our abandon rate for 2024-25 was **5.8%** which slightly underperformed the **5% target**.

72,120 calls and **12,588 emails** from OSSTF ELHT plan members during the 2025-May 2026 plan year.

Our abandon rate for 2025-26 was **13.9%** which underperformed the **5% target**.

- **Digital Development:** The contact centre managed sustained higher volumes driven by the launch of the new Plan Member Experience in August 2025. Our strategy focused on targeted hiring, cross-training, and the introduction of dedicated My Member Account representatives. As adoption grew and more than 221,000 plan members registered, service levels steadily improved, with average wait times declining to under two minutes by May 2026 while maintaining strong member satisfaction.
- **Workforce Development and Channel Optimization:** Throughout the year, we onboarded new Benefits Services Representatives in health, drugs and dental. We also introduced live chat as an additional communication channel. Strategic scheduling, overtime, and cross-functional resource deployment enabled us to effectively manage phone, email, and chat volumes. These efforts improved operational efficiency, reduced transfers, and supported timely responses across all service channels.
- **Operational Performance:** By the end of May 2026, the results of these strategies were clearly reflected in both operational performance and the member experience. Average wait times consistently remained below two minutes, email turnaround times met established standards, member satisfaction scores exceeded 90%, and escalation levels remained low. Through proactive workforce planning, ongoing skills development, and expanded digital self-service options, the contact centre is well positioned to support future demand while continuing to deliver a responsive and positive experience for plan members.



Call Centre quality target of 95% was exceeded for the period at 96.1%.



52.8% of emails answered within two business days in 2024-25 and 50.9% in 2025-May 2026.



Real-time transactional CSAT survey launched on August 25, 2025.

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, 2024 – May 31, 2026, were:

- Assistance with internet/website-related inquiries and help with online claim submissions
- Coordination of benefits inquiries
- Coverage, eligibility and claims inquiries for general dental services
- Coverage, eligibility and claims inquiries for health services such as massage therapy

Key Metrics for September 2024 to August 2025:

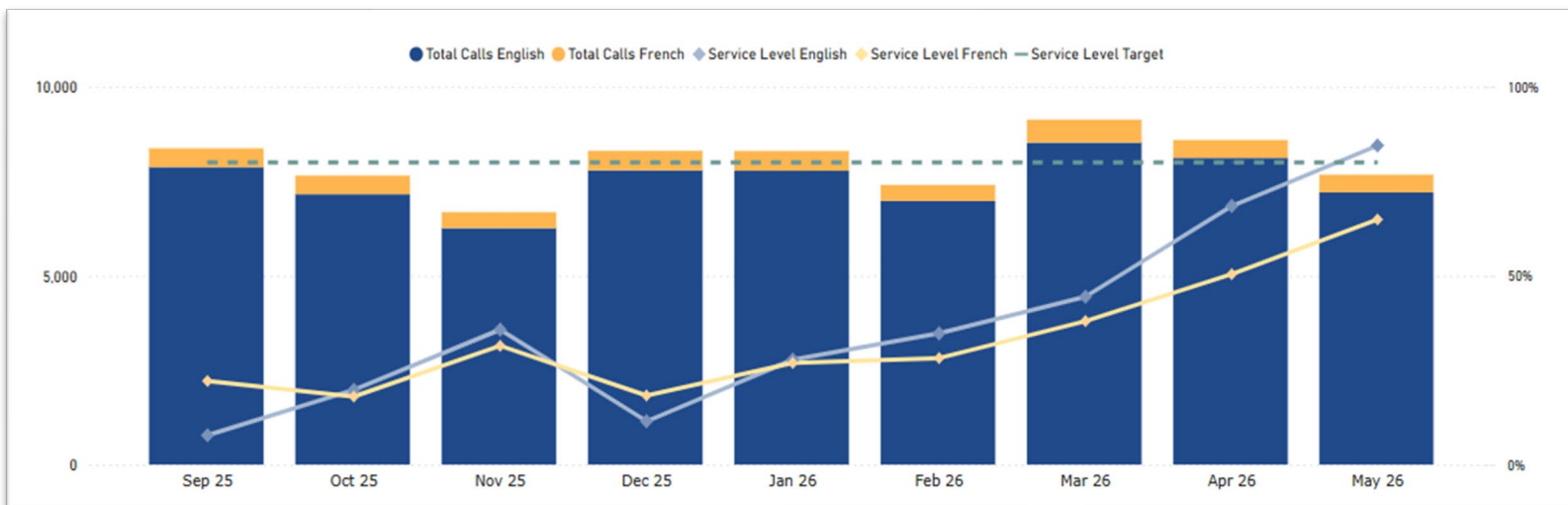
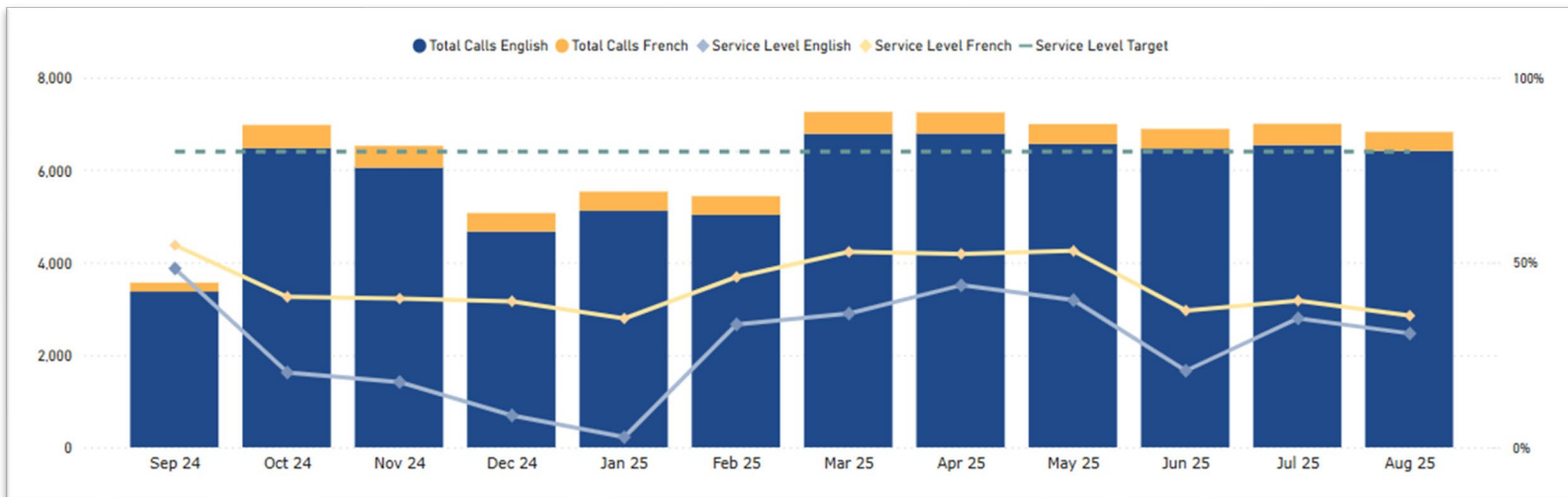
- 5.8% call abandon rate (target of 5%)
- 10 min, 21 secs as the average speed of answer (target of 1:30 minutes)
- 29.3% overall service level (target of 80%)

Key Metrics for September 2025 to May 2026:

- 13.9% call abandon rate (target of 5%)
- 11 min, 47 secs as the average speed of answer (target of 1:30 minutes)
- 36.9% overall service level (target of 80%)



Volume and Service Level: September 2024 to May 2026



Plan Member Experience – Survey Results

Beginning August 25, 2025, a real-time transactional Customer Satisfaction (CSAT) survey was launched, administered immediately following every phone interaction. This will allow us to capture feedback at the moment of engagement, providing a more accurate and timely view of plan members' immediate experiences.

The previous CSAT survey, which was distributed to plan members via email, was discontinued upon the launch of the new post-call survey. Looking ahead, the email-based survey will be refined to focus more broadly on relational satisfaction, supporting the assessment of overall sentiment toward plan design and brand perception.

The overall Customer Satisfaction (CSAT) score was 77% from September 1, 2024, to August 31, 2025 (email survey) and increased to 90% from September 1, 2025, to May 31, 2026 (post-call IVR survey). The Customer Effort Score (CES) for the period September 1, 2024, to August 31, 2025 was 1.68, which was within our target of 2 or less and exceeded the industry's best-in-class benchmark.

A softening in scores was observed during certain months in 2024–2025 under the former email-based survey methodology. While overarching trends are outlined further below, lower response volumes can often contribute to additional volatility in the results. Following the implementation of the new post-call survey, reporting enhancements were initiated to provide more comprehensive insight into response rates. These enhancements were fully integrated into the reporting framework in early 2026. Preliminary data indicates that response rates with the new post-call IVR survey are significantly higher than those of the previous email survey, consistently reaching the 30% range. This improvement reflects the positive impact of transitioning from email-based surveys to post-call IVR surveys, which continue to yield strong participation. Higher plan member engagement enhances the reliability of the insights collected, supporting a more precise understanding of service performance and overall trends.

Email Survey Results

September 2024 – August 2025		
Surveys Sent	Surveys Received	Response Rate
32,258	1,516	5%

2024–2025												
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Customer Satisfaction Score	83%	78%	74%	70%	72%	80%	82%	84%	78%	75%	74%	73%
Customer Effort Score	1.57	1.69	1.73	1.78	1.83	1.67	1.56	1.53	1.62	1.61	1.81	1.67

Post-Call IVR Survey Results

September 2025 – May 2026
Surveys Received
6,529

2025–2026									
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Customer Satisfaction Score	81%	90%	91%	83%	91%	92%	91%	92%	93%

In addition to the above, survey data insights determined trends in the following areas:

- Wait times:** From September 2024 to August 2025, comments related to wait times emerged as a recurring trend. Examples include increased feedback related to wait times in November and December 2024 during the Canada Post strike. Similar feedback was observed in July and August 2025, driven by sustained high call volumes, increased inquiries related to claims processing delays, the launch of OTIP's new digital experience, and seasonal end-of-school-year coverage confirmation activity. Throughout these periods, contingency measures were implemented as needed to mitigate these pressures and support service level targets. Efforts to address wait times continue in 2026 through representative upskilling initiatives, targeted overtime support, and ongoing workforce planning. These efforts are expected to contribute to long-term improvements in service consistency and responsiveness.
- Plan design:** In most cases, plan design is unrelated to the quality of OTIP servicing; however, scores can be impacted by concerns related to plan design. Common themes in plan design-related feedback throughout the reporting period included coverage for weight loss medications, Prior Authorization requirements for Ozempic, and late entrant requirements when coverage is not selected within 31 days of first becoming

eligible. We are continuing to investigate opportunities to better educate plan members on plan design to reduce frustration on this topic. This includes enhanced plan design coaching for representatives, enabling them to more effectively support and guide plan members through these conversations.

- **Claim requirements:** In some cases, further information may be requested to accurately process claims and assess eligibility for certain types of expenses. For example, X-rays or photographs may be requested for certain dental claims under the plan. Plan members can find this frustrating due to the increased effort involved. Similar to the plan design feedback outlined above, we are continuing to identify opportunities to better educate plan members about claim requirements. This includes ongoing collaboration with Call Centre management to support regular education efforts, with the goal of reducing frustration on this topic.

Call Centre Escalations

A total of 27 escalations were received from OSSTF ELHT plan members between September 2024 and May 2026.

Contractual provisions were the primary driver, most commonly related to plan design or claim requirements, and accounted for approximately 30% of the total escalation volume. Claim processing matters represented an additional 29% of escalations.

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

- In 2026, a Customer Effort Score (CES) question will be added to the post-call IVR survey, which will allow measurement of both CSAT and CES within the same feedback channel. CES is an important metric used in understanding plan member satisfaction, measuring the perceived effort required by plan members when interacting with OTIP to resolve their inquiry. Additional updates will be provided as work progresses and as further details regarding the rollout and integration of CES become available.
- Additionally, the Member Advocacy team is continuing to expand the use of available tools to develop more comprehensive insights into perceived plan member impact and sentiment. As this work progresses, enhanced analysis across segments and journeys will strengthen our ability to identify emerging trends and opportunities. These insights will support the evolution of our continuous improvement strategies by enabling us to anticipate plan member needs and take proactive action. The Member Advocacy team will continue to provide updates on this initiative as we progress with this goal.

4.0 Funding and Premium Administration

From September 1, 2024, to May 31, 2026, OTIP collected:

- \$513 million in FTE and secondment funding
- \$39 million through pre-authorized debits (PAD)

Since September 1, 2024, the collection of FTE funding was at 100%, the amounts collected from plan members via PAD were at 100%.

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,
2024, to May 31,
2026, OTIP
collected \$39
million in member
premium share.**

**From September 1,
2024, to May 31,
2026, OTIP
collected \$513
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 2025 tax year ending December 31, 2025, OTIP issued 52,989 T4A slips on behalf of the OSSTF ELHT.

For 2025, 45,484 plan members, or 86%, accessed their T4A online versus receiving a printed copy. This represents a decrease of 1% compared to the prior year, when 46,084 plan members accessed their T4A online. Year-over-year print mailing volumes have increased by 4% as a result of a growing population of members in non-active statuses (terminated, retired, deceased or on leave).

The volume of T4A inquiries continued to be minimal. A total of 48 plan members contacted the call centre, with 85% 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 Services continued to evolve to meet the Trustees' changing needs.

Now in its ninth benefit year, the trustees remained equipped with key insights through monthly financial reports, quarterly activity reports, annual renewal reporting, and predictive analytics delivered by Consulting Services.

Using the themes of financial performance, member value, environment, and strategic planning, OTIP highlighted plan activity results, informed strategy development, and advanced health initiatives that supported the ELHT's mandate to deliver cost-effective and sustainable benefits to members and their families.

OTIP worked closely with the ELHT trustees to monitor funding relative to costs and available assets, ensuring that the impacts of the funding shortfall and asset erosion were clearly understood. Ongoing inflation continued to pressure the ELHT's financial position and erode the value of coverage levels for members.

To support member value, OTIP provided insights through service statistics, shifts in claiming patterns, and population health trends. Benefit utilization remains strong, with members increasingly experiencing health concerns, including conditions such as diabetes and mental health. These insights informed targeted health strategies and communications to manage costs and strengthen member engagement.

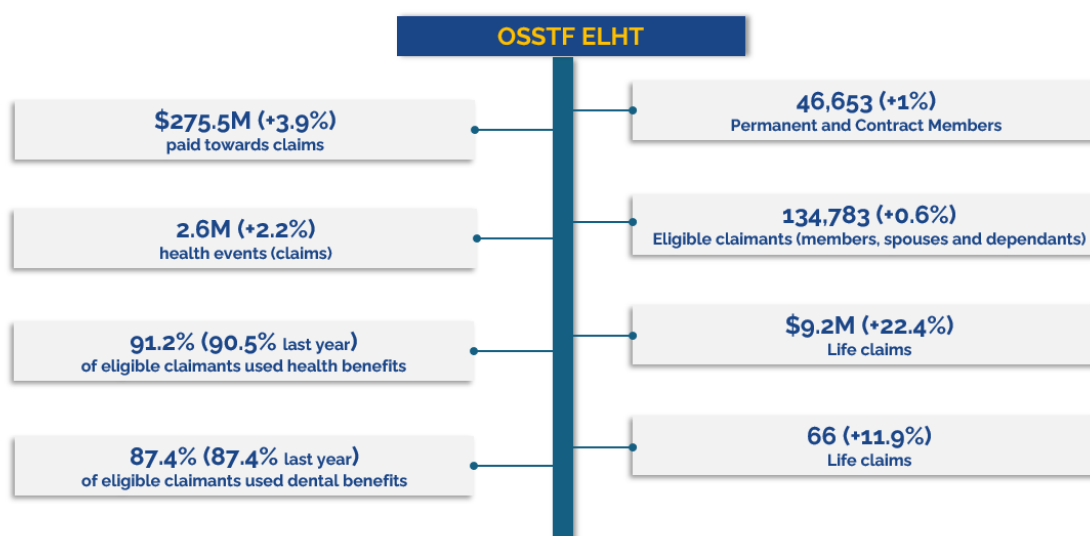
Our team collaborated with trustees and stakeholders to support the ELHT's annual cycle of activities and prioritize strategic planning focus areas, including mental health, dental, paramedical services, and an overall plan design analysis.

The OSSTF ELHT received regular environmental updates on the education and benefits landscape, along with relevant public policy changes, to increase awareness of impacts to the benefits plans.

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.



2024-25 ELHT Success



Benefits play a critical role in helping members remain healthy and productive within the education sector.

Working with the trust, utilization levels remain strong, with 91.2% of eligible claimants accessing health benefits and 87.4% of eligible claimants utilizing the dental benefits.

Benefits continue to support members managing both acute and high-cost catastrophic health conditions.

Overall claims activity continues to see increases across all benefit categories, with the most significant seen in paramedical services (including mental health), drugs, and dental care.

*Total **claims paid reached \$275.5 million**, with utilization continuing across all benefit categories.*

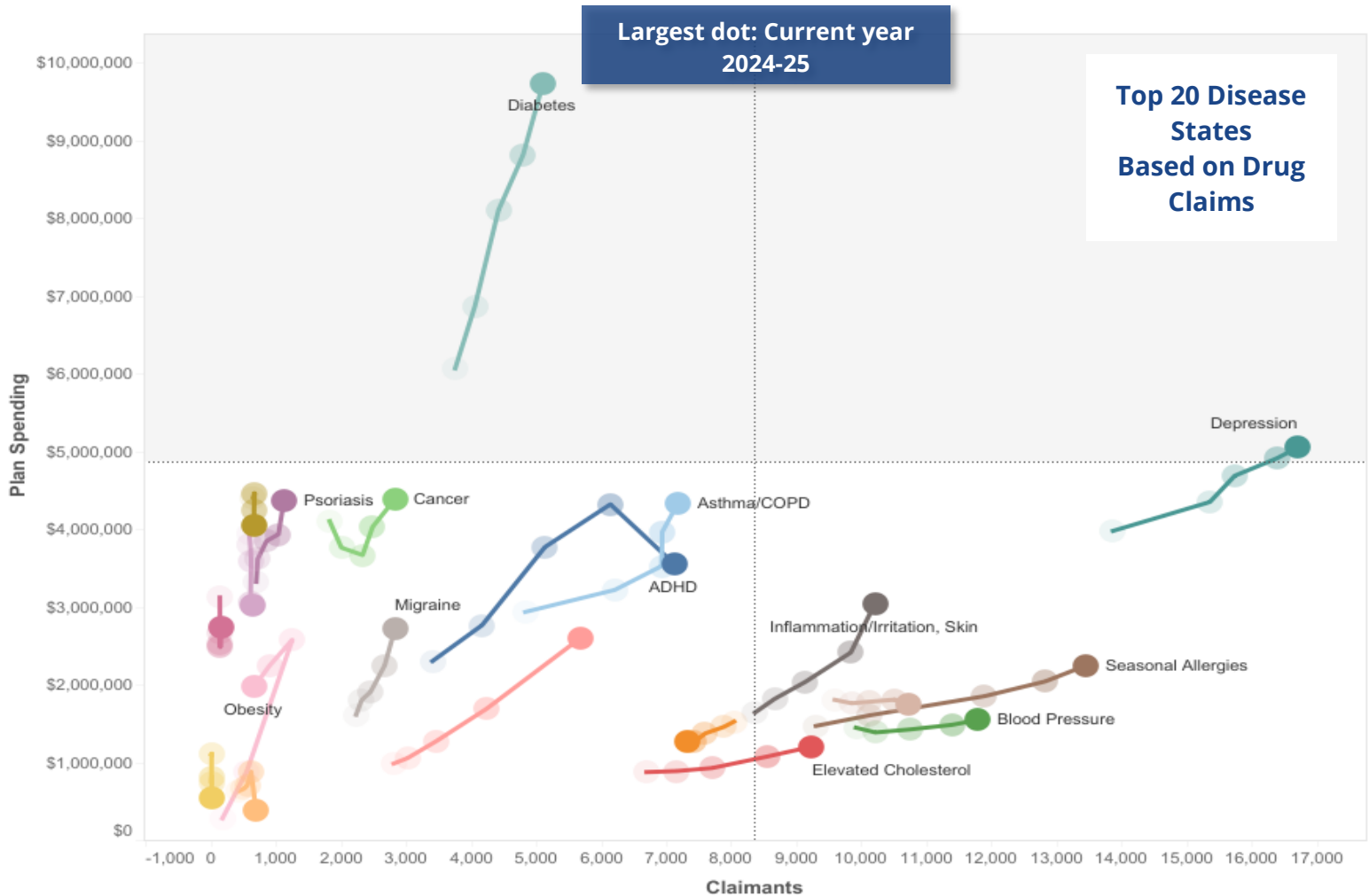
Throughout the 2024-25 school year, the benefit plan's value remained clearly evident.

While overall utilization levels remained stable, rising costs and inflationary pressures drove a 3.9% increase in health and dental claim costs. These cost pressures continued to affect both out-of-pocket expenses for members and total plan costs. Increases were experienced in virtually all benefits categories, with paramedical services rising by 7%, and drugs rising by 4.6%, while dental services were an outlier and declined by 1.1%.

The OSSTF ELHT population health map highlights the increases in eligible claimants requiring medications across the top 20 disease states.

Diabetes remains the most expensive therapeutic drug category for the fifth consecutive year, with total costs increasing by 88% since the 2020-21 year, and a 74% increase in claimants for the same period. **Mental health** costs have risen by 32%, with over 30.1% of eligible claimants now using mental health medication, compared to 22.1% five years ago. **Seasonal allergy** medications also experienced a significant rise in costs of 53%, with over 10% of the eligible claimant population requiring seasonal allergy medication, up from 7.3% five years ago.

Notably, **hormone replacement therapy** has now entered the top 10 disease states by number of occurrences, reflecting a 164.8% increase in paid claims and a 141.9% increase in occurrences compared to five years ago. This trend will remain prevalent with the plan's predominantly female population (70.4%). To ensure the plan continues to meet the members' evolving needs, the ELHT remains committed to ongoing monitoring, identification of emerging trends, and the evaluation of how members and their families are utilizing and benefiting from the plan.



7.0 Communications

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

The fall issue of the *Your Benefits* newsletter included these topics:

- *Benefit reminders for 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*
- *Get to know your benefits plan*

Benefit reminders:

- Remember to keep your preferred email address up to date so you won't miss important information about your benefits coverage and plan.
- Your beneficiary designation is a critical part of your group life insurance benefits. Make sure you review your beneficiary designation information regularly in addition to whenever you experience a major life event, such as getting married/common-law, divorced, or birth/adoption of a child.
- Did you know? You can now access proof of coverage documents for your eligible covered dependant(s) through My Benefits on the plan member site.
- When you are no longer eligible for coverage under your OSSTF ELHT group benefits plan,



please ensure that you inform your pharmacy, dental office and/or service providers to avoid overpayments.

Open rate (the percentage of members who opened the newsletters—**who's paying attention**): **60%** which is **16% higher** than the industry average.

Click rate (the percentage of members who clicked on content—**who's engaging**): **8%** which is **6% higher** than the industry average.

Click-through-to-open rate (the percentage of members who opened the newsletter and clicked on content they found relevant—**how engaging the content is**): **21%**, which is **16% higher** than the industry average.

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..

January 2025

Targeted communications were sent to members eligible for a T4A tax slip, advising them that their 2024 T4A would be available on the OTIP plan member site at the end of February. A reminder communication also informed eligible members that OTIP submits T4A information directly to the CRA, eliminating the need to provide a copy to their accountant or tax preparer. Online FAQs were available to support member inquiries.

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

The spring issue of the *Your Benefits* newsletter included these topics:

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

Benefit reminders:

- T4A information: For eligible plan members, your digital T4A slip is now available to download on the OTIP plan member site (mailing exceptions apply).
- Learn about the complexities of adult ADHD and discover strategies to manage ADHD symptoms.
- Make sure your loved ones are protected. For most eligible life events, you have 31 days following the life event to make changes to your coverage.
- Looking for your coverage for services like paramedical, dental and vision care? Check your benefits booklet to find out more.

Open rate (the percentage of members who opened the newsletters): **55%** which is **11% higher** than the industry average.

Click rate (the percentage of members who clicked on content): **11%** which is **9% higher** than the industry average.

Click-through-to-open rate (the percentage of members who opened the newsletter and clicked on



content they found relevant): **40%**, which is **35% higher** 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.

June 2025

The summer issue of the *Your Benefits* newsletter included these topics:

- *Important benefit reminders for end of school year*
- *Navigating your dental visit with OTIP's Chief Dental Officer*

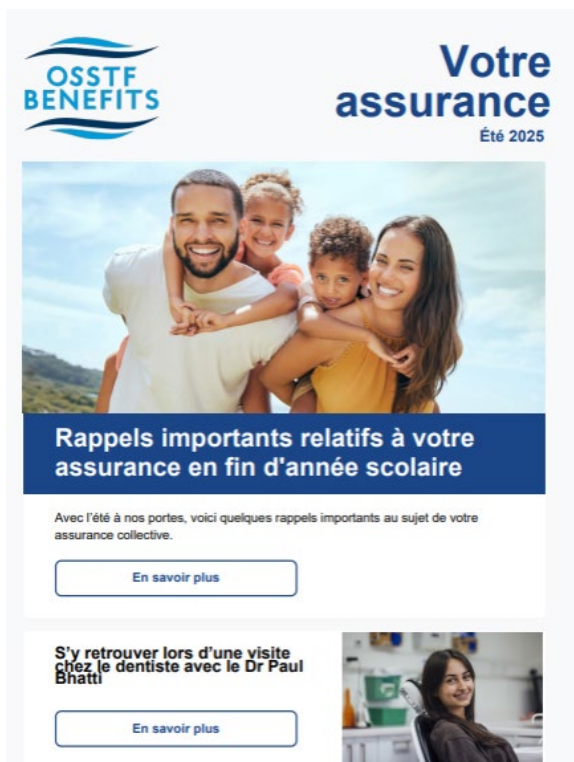
Benefit reminders:

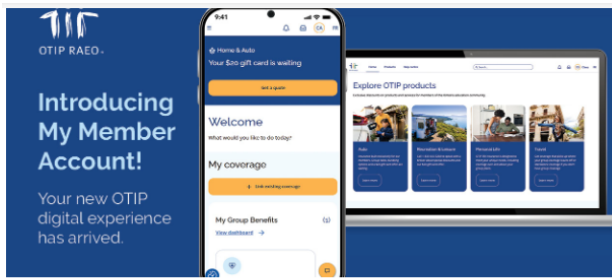
- Travelling this summer? Make sure you have the coverage you need.
- Submit your health and dental claims on time to ensure you will be reimbursed. As an active plan member, you have up to 12 months to submit an eligible claim from the date it is incurred on or before the last day of your coverage.
- Don't miss out on Starling Minds wellness webinars designed to support your physical, mental, and emotional health. Register now to access valuable resources and expert guidance.

Open rate (the percentage of members who opened the newsletters): **58%**, which is **14% higher** than the industry average.

Click rate (the percentage of members who clicked on content): **10%**, which is **8% higher** than the industry average.

Click-through-to-open rate (the percentage of members who opened the newsletter and clicked on content they found relevant): **30%**, which is **25% higher** than the industry average.





Hello Celeste,

Recently, we launched **My Member Account**—your all-new digital experience designed to make managing your benefits and OTIP policies and services easier, faster, and more convenient.

We're grateful to the over 55,000 members who have already registered for My Member Account—thank you!

To those who have reached out to us over the last few weeks and experienced challenges during the registration process or long wait times on our phones, we're sorry for any inconvenience this may have caused you and extend our gratitude for your patience.

August 2025

As part of the Better Together – Experience 360 (E360) transformation, OTIP introduced My Member Account, a secure digital platform designed to provide plan members with a more integrated view of their benefits-related information and services. The platform replaced previously fragmented systems and supports online access to benefits information, policy details, and select administrative services through a single, secure account.

- To support a smooth transition, OTIP implemented a coordinated communications and education approach across digital channels, including instructional content and ongoing guidance to support member awareness and onboarding.
- By year-end 2025, more than 180,000 plan members had registered for My Member Account, including 37,428 members of the OSSTF ELHT. The introduction of My Member Account supports increased digital self-service, improved consistency across service channels, and the ongoing modernization of service delivery.

Menopause Demystified: What's Normal, What's Not, and How to Take Control of Your Hormonal Health

Understand the stages of perimenopause and menopause, how hormones are changing, and what symptoms to expect. Learn about both medical and natural treatment options to help you feel like yourself again.

Speaker



Dr. Romy Nitsch
June Health's Co-Founder & Medical Director
OB/GYN & Women's Health Expert, M.D.
MHS, FRCSC

Date

Wed, August 27, 2025
Missed this session? See full recording below.

OTIP partnered with June Health to launch the OTIP Women's Health Webinar Series (sponsored by MemberRx), providing members with expert-led, practical guidance on menopause, sleep and hormones, women's nutrition and more. The series launched on August 27 with *Menopause Demystified: What's Normal, What's Not, and How to Take Control of Your Hormonal Health*, featuring Dr. Romy Nitsch. The session attracted more than 1,700 registrants and achieved a 40% attendance rate.

November 2025

OTIP and June Health hosted a webinar titled *Fueling Balance: Nutrition, Hormones, and the Power of Smart Supplements* on November 5. The session attracted

more than 2,400 registrants and achieved a 30% live attendance rate.

December 2025

The winter issue of the *Your Benefits* newsletter included these topics:

- *Menopause 101: What every woman should know*
- *Burnout and stress 101: Finding balance with mindfulness*

Benefit reminders:

- Discover how you can use My Member Account to access your benefits. Explore all the features and get started today!
- Travelling for the winter holidays? Make sure you have the coverage you need.
- Planning for retirement but don't know where to start? Here are some key things to consider at each stage of your journey.
- Make sure to review your beneficiary designation information on a regular basis.



Open rate (the percentage of members who opened the newsletters): **55%**, which is **11% higher** than the industry average.

Click rate (the percentage of members who clicked on content): **8%**, which is **6% higher** than the industry average.

Click-through-to-open rate (the percentage of members who opened the newsletter and clicked on content they found relevant): **15%**, which is **10% higher** than the industry average.

January 2026

Targeted communications were sent to members eligible for a T4A tax slip, advising them that their 2025 T4A would be available on the OTIP plan member site at the end of February. A reminder communication also informed eligible members that OTIP submits T4A information directly to the CRA, eliminating the need to provide a copy to their accountant or tax preparer. Additional support was made available through a T4A article, video, and FAQs.

OTIP communicated to members about Starling Minds webinars in February and women's health and building deeper connections in May.

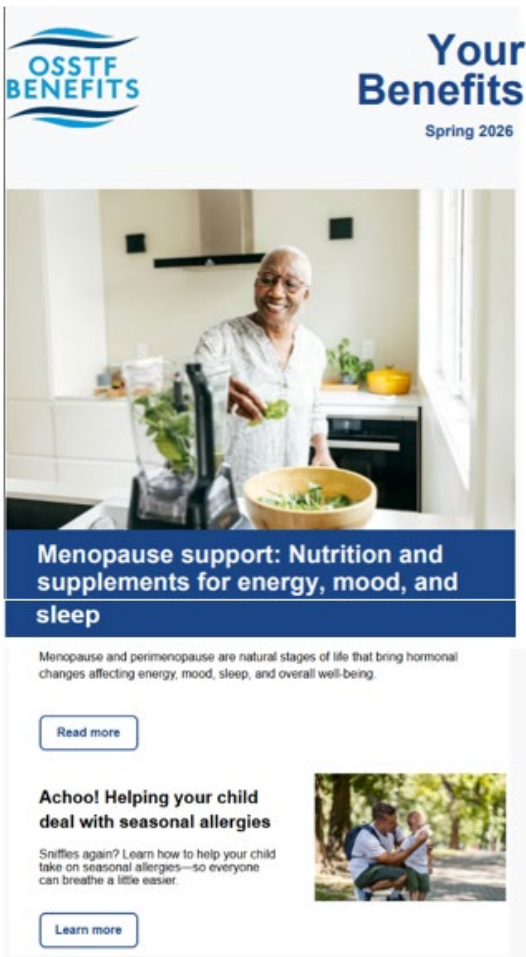
March 2026

The spring issue of the *Your Benefits* newsletter included these topics:

- *Menopause support: Nutrition and supplements for energy, mood, and sleep*
- *Achoo! Helping your child deal with seasonal allergies*

Benefit reminders:

- For eligible long-term occasional teachers (LTOs) and eligible long-term assignment education workers (LTAs) working in an assignment of 90 days or longer, eligibility for coverage ends on your last day of the assignment.
- Before you call, check out our help centre and videos page to find more helpful tips and tricks for managing your coverage and navigating My Member Account. Stay tuned for more videos to come.
- T4A information: For eligible plan members, your digital T4A tax slip is now available to download in My Member Account. For mailing exceptions, you can refer to our T4A article. You can also check out our helpful FAQs in My Member Account.



- Join Starling Minds on May 12 and 19 at 7 p.m. for Embracing Menopause and Beyond, a two-part series webinar focused on mental health support during hormonal transitions and practical ways to build confidence through change. Offered in English and French.
- Planning a spring getaway? Learn more about your travel coverage now so you can relax later.

Open rate (the percentage of members who opened the newsletters): **50%**, which is **6% higher** than the industry average.

Click rate (the percentage of members who clicked on content): **5%**, which is **3% higher** than the industry average.

Click-through-to-open rate (the percentage of members who opened the newsletter and clicked on content they found relevant): **10%**, which is **5% higher** than the industry average.

May 2026

OTIP communicated to OSSTF ELHT plan members about coverage of FreeStyle Libre® and Dexcom® sensors, as well as claim requirements for a smooth submission and processing experience.

Two communications were issued:

- A memo sent to specific members regarding a FreeStyle Libre sensor claim processing issue (this adjudication error has now been resolved); and
- An email sent to all OSSTF ELHT plan members outlining coverage and claim requirements for both brands of diabetic sensors.



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