Are Permanent Contract Members Eligible to Continue their coverage under an OSSTF Benefit Plan During a Period of Lay-Off?

Yes, permanent contract members, whose positions are made redundant, are eligible to continue participation at the same level, all of the benefits they were covered for as active. Alternatively, members can elect to participate in only one or more of their benefits or have them suspended until they return to active duties in an eligible OSSTF position. This includes the Life Insurance and AD&D (Accidental Death and Dismemberment) Benefits as well as the Health and Dental Benefits. **Members will be required to pay 100% of the premiums** for any coverage they choose to continue during their lay-off.

Upon receiving a notice of lay-off from the board, OTIP will **suspend a member's benefits as of the lay-off date** and send the member a benefits election event. **The benefits election event must be completed within 31 days of receiving the benefits election from OTIP**. If benefits are suspended, either due to incompletion of the benefits election event, or at the member's specific election, they cannot be reinstated until the member returns to active duties in an eligible OSSTF position. Members are encouraged to contact OTIP Benefits Services at 1-866-783-6847 if they require assistance completing the benefits election event.

If a member elects for the suspension of one or all of their benefits, they are eligible for reinstatement of these benefits without restrictions or evidence of insurability upon their return to active duties in an eligible OSSTF position. Upon their return to active duties, members will receive a new benefits election event that they must complete indicating their benefit elections within 31 days of receipt. **If they do not return to active duties in an eligible OSSTF position, then benefits cannot be reinstated.**

The maximum time duration for benefits to be continued during a lay-off is:

- Up to a maximum of 24 months from the lay-off date for a member who is on a recall list.
- Up to a maximum of 6 months from the lay-off date for a member who is indefinitely laid off and not on the recall list.

The 24 month and 6 month maximum coverage periods cannot be combined.

Laid off members placed into eligible LTO/LTA work assignments of 90 calendar days or longer will have their benefit premiums tied to the FTE of that eligible LTO/LTA assignment for the duration of the assignment.

For more information on this topic visit the OSSTF Benefits website FAQ section FAQs - OSSTF Benefits under the section titled "Related to Lay-Off".

Note: Coverage under an OSSTF Benefits plan is limited to eligible members in OSSTF Districts 1-33 who bargain under SBCBA. Read more here FAQs - OSSTF Benefits