**What if I miss the 31-day deadline to enrol in an OSSTF Benefit Plan?**

Coverage for basic life insurance and accidental death and dismemberment benefits is mandatory for all eligible active members under an OSSTF Benefit Plan and no application is required. Health and dental coverage is voluntary, and members will need to apply to participate in the health and or dental benefits **within 31 days of initial eligibility** (i.e. the date you are hired into a position in which you are eligible to participate in an OSSTF Benefit Plan). **If members do not apply within 31 days of initial eligibility, they are considered a late applicant when they try to enrol at a later date.** As a late applicant, Dental benefits can be added anytime but are subject to a $200 maximum for the first 12 months of coverage. For health care benefits, evidence of insurability (statement of health) must be submitted for the member and any dependents and be approved before coverage can be implemented. Based on this evidence of insurability, health care coverage for the member and or their dependents may be denied, and the review is quite strict. It should also be noted that if a member is declined health coverage, then none of their dependents would be eligible for coverage.

**Prior to applying as a late applicant members are encouraged to send an inquiry to comments@osstfbenefits.ca** regarding enrollment options.

For more information on this topic or for answers to many other questions visit the FAQ section on the OSSTF Benefits website at OSSTF Benefits.

**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