OSSTF BENEFITS | YOUR BENEFITS

Fall 2026

Fall is here, bringing cooler weather and a return to routine. As you settle into the season, it's a great time to check a few benefits-related items off your list for added peace of mind. Keep reading for important fall benefit reminders.



Some quick benefit reminders for you...

- **Is your beneficiary information up to date?** Review your beneficiary designation regularly to make sure your benefits go to the people you choose.
- **Don't miss an important benefits update.** In the event of a job action or other service updates, it's important that we can reach you with information about your benefits coverage and plan. Log in to My Member Account to ensure your preferred email address is current. If you use a personal email address, consider adding OTIP to your contacts or safe senders list so important messages don't end up in your junk or spam folder.
- **Support for every stage of your health journey.** Explore the OTIP Women's Health Guide for trusted resources to help you make informed health decisions.

- **Need help? Skip the wait and chat with us.** Log in to My Member Account at member.otip.com and chat with us on your PC, Monday to Friday, 9 a.m. to 5 p.m. We're here to help with your plan, claims, and any questions about your

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How reasonable and customary limits affect your claims

You visit a health-care provider and receive a bill for $200, but your benefits plan pays $140. What happened?

The difference may come down to **reasonable and customary (R&C) limits.**

What are R&C limits and how do they work?

R&C limits are the **maximum amounts an insurer considers eligible for certain health-care services or products.** These limits are generally based on the cost of comparable services or products in a defined geographic area. Insurers determine R&C limits independently, so the R&C amount for the same expense

can differ among carriers.

Practitioner services, medical equipment and supplies

Fees for practitioner services, medical equipment and supplies can vary. Costs may differ depending on:

- **the type of service,** such as an initial or follow-up visit
- **the length of treatment**
- **the make, model, style or size of a product**

Example:

After hurting his back, Sachin visits a chiropractor. The initial appointment costs $200, but the R&C limit for this type of visit in Ontario is $180.* When Sachin submits his claim, only $180 is considered an eligible expense for reimbursement.**

For follow-up chiropractic visits, the R&C limit is $68 per visit.* If the chiropractor charges $80, only $68 is considered eligible for reimbursement.**

**These amounts are for illustrative purposes only.*

***The insurer uses the R&C limit to determine the eligible expense. The amount reimbursed depends on the terms of your benefits plan. If your plan has a per-visit maximum that is lower than the R&C limit, the lower amount is used to determine the eligible expense.*

Did you know? Depending on the type of practitioner service, R&C limits may be based on an hourly, per-treatment or per-visit rate.

Prescription drugs

Some eligible prescriptions may be subject to R&C limits for ingredient costs, markups and dispensing fees. If the cost of your medication exceeds the eligible amount, you may have to pay the difference.

Prescription drug costs can vary by pharmacy, as markups and dispensing fees may differ. Comparing costs between pharmacies can help reduce your out-of-pocket expenses.

Did you know? R&C limits can change over time. Follow the steps in our FAQs to view your insurer's current R&C limits.

Why are R&C limits important?

Knowing the limits before you book an appointment or make a purchase can help you compare costs, ask the right questions and better anticipate what you may need to pay.

Making informed choices may lower your out-of-pocket expenses while helping protect the continued availability of benefits for you, your family and other plan members.

How can I reduce unexpected out-of-pocket costs?

- **Check your insurer's R&C limits:** Employee Life and Health Trust (ELHT) members can refer to **Manulife's Paramedical Services Reasonable and Customary Charges list** for per-visit and hourly amounts. See the Health and Dental FAQs for instructions.

- **Submit an estimate** before receiving treatment or purchasing a product to help confirm your coverage and identify any applicable R&C limits.

- **Review your Explanation of Benefits (EOB)**, or claim statement, to see how your claim was processed and whether an R&C limit affected your reimbursement.

- **Use co-ordination of benefits (COB),** if applicable. You may be able to submit an unpaid amount to your second plan for reimbursement, subject to that plan's COB rules.

Prefer to watch? Check out our video.

Did you find this useful?

Yes No

More to explore with OTIP

The programs and resources featured below are offered or sponsored by OTIP and are **separate from the Employee Life and Health Trust and its benefits plan.**



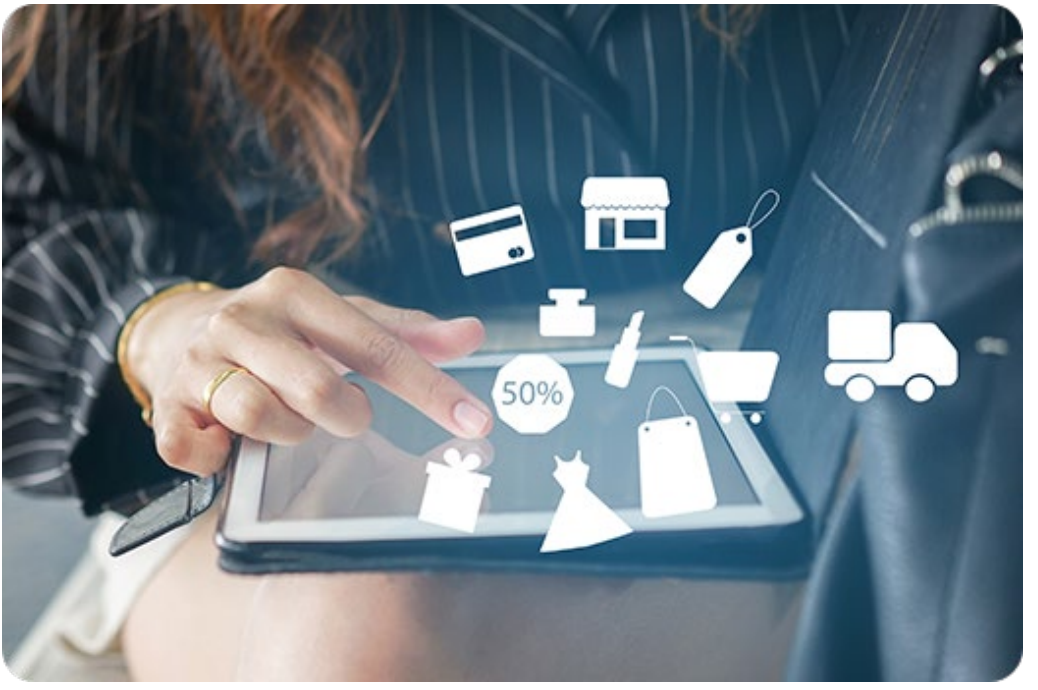
Looking for help?

We've developed a series of tutorial videos to help you manage your coverage and navigate My Member Account.

View all videos

EdvantagePerks®

EdvantagePerks is an exclusive savings program offered to its members.



EdvantagePerks partners with leading brands to bring its members deals on everything from wellness, daily necessities, travel and more. This exclusive savings program is available to

OTIP members.

Log in/register now!



Home & auto insurance

We do the work to find you the right coverage and exclusive savings on home and auto insurance. Plus, receive a **$20 gift card** when you get a quote! Call **1-866-206-7214** to speak with a broker.

Get an online quote

Plan administered by OTIP

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Have questions? Log in to My Member Account at member.otip.com to contact us or visit our Help centre to find answers to your questions.

For important notices and ELHT announcements, check your OSSTF ELHT website.

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NOTE: Not all benefit claims are eligible under your ELHT benefits plan. Claim reimbursements are subject to all terms, conditions, and exclusions of your ELHT benefits plan at the time of service.