**Who owns and controls the OSSTF Benefits Plans?**

The OSSTF Employee Life and Health Trust (ELHT)is the plan sponsor of the OSSTF Benefits Plans for each of the OSSTF Teachers/LTOs and the OSSTF Education Workers/LTAs that includes Life Insurance, AD&D (Accidental Death and Dismemberment) and Health and Dental Benefits for eligible members.

The OSSTF ELHT Board of Trustees has representatives from OSSTF, the Ontario Public School Boards' Association and the provincial government who manage and govern the OSSTF Benefits Plans in the best interest of the plan beneficiaries. Read more about the establishment of the OSSTF ELHT here Our Journey - OSSTF Benefits.

The ongoing funding for the OSSTF Benefits plans stems from the employer paid (Boards and School Authorities) full-time equivalent (FTE) funding levels negotiated by OSSTF at the central table as part of the central agreements and member premium contributions. The OSSTF ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their families. View the **OSSTF ELHT Model** .

The **OSSTF Benefits Trustees and Staff Members** work together with OTIP, Manulife and Employers to support the OSSTF Benefits Plans according to the illustration shown here **Understanding Your Benefits**.

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.