



# Your OECTA Employee Life and Health Trust (ELHT) Benefits Plan



As a newly employed member of the Ontario English Catholic Teachers' Association (OECTA), you may be eligible to enrol in the OECTA Employee Life and Health Trust (ELHT) Benefits Plan. The benefits plan includes:

- Extended Health Care coverage (out-of-country travel included) for yourself and your eligible family members
- Dental Care coverage for yourself and eligible family members
- Basic Life and Basic Accidental Death and Dismemberment (AD&D) benefits for yourself
- Optional Life and Optional AD&D benefits for yourself and your spouse, as well as, an Optional Child Life benefit

Health and dental benefits are mandatory for all eligible full-time members, and voluntary for eligible members employed less than full time. Basic Life and Basic AD&D benefits are mandatory for all eligible active members.

## ABOUT THE OECTA ELHT

The OECTA ELHT Benefits Plan is sponsored by OECTA and managed by the OECTA ELHT Board of Trustees. The ELHT Board of Trustees has representatives from OECTA, the Ontario Catholic School Trustees Association (OCSTA) and the provincial government. The ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their families.

## PUTTING YOU FIRST

We are extremely pleased to introduce the OECTA ELHT Benefits Plan. It's a plan tailor-made for eligible OECTA members that provides you and your family with valuable financial protection.

Full plan details, including who can participate, enrolment deadlines, eligible expenses, exclusions, how to submit eligible claims, and member premium contributions, are available on OTIP's secure member site once you have enrolled.

The benefit year starts September 1 and ends on August 31. Some benefits have a maximum that applies to multiple benefit years.

The plan has no overall deductibles or waiting periods. Certain restrictions, limitations and exclusions may apply.

## ABOUT THIS GUIDE

This quick reference benefits guide is intended to provide you with a brief overview of the OECTA ELHT Benefits Plan and is not intended to be comprehensive. Please refer to the benefits booklet for full plan terms and details. If there is a discrepancy between the information in this guide or the benefits booklet, the terms and details of the contract apply.

## OVERALL BENEFITS PLAN



- |                         |  |
|-------------------------|--|
| <b>Funding</b>          | ✓ Health, Dental, Basic Life and Basic AD&D benefits are 100% paid by the OECTA ELHT for eligible full-time members  |
|                         | ✓ Funding is pro-rated for eligible members less than full time (difference is member-paid)  |
|                         | ✓ Optional Life insurance benefits are 100% member-paid  |
| <b>Who is eligible</b>  | ✓ Mandatory Health and Dental coverage for eligible full-time members, including long-term occasional teachers who have a contract that spans at least 3 consecutive months, and continuing education teachers |
|                         | ✓ Eligible full-time members can “opt-out” of Health and/or Dental if they have comparable coverage  |
|                         | ✓ Health and Dental coverage is voluntary for members less than full time  |
|                         | ✓ Mandatory Basic Life and Basic AD&D for all eligible members   |
| <b>Lifetime maximum</b> | ✓ Unlimited (except where stated)  |
| <b>Reimbursement</b>    | ✓ 100% (except where stated)   |

## LIFE AND ACCIDENT INSURANCE



- |  |  |
|--|--|
| <b>Basic Life</b>                          | ✓ Teachers flat amount: \$400,000  |
|  | ✓ Long Term Occasional and Continuing Education Teachers flat amount: \$300,000  |
|  | ✓ 50% reduction at age 65  |
|  | ✓ Ends at retirement   |
| <b>Basic AD&amp;D</b>                      | ✓ Coverage matches Basic Life amount   |
|  | ✓ 50% reduction from age 65  |
|  | ✓ Ends at retirement   |
| <b>Member Optional Life* and AD&amp;D</b>  | ✓ Member and Spousal Life and AD&D coverage up to \$400,000 (units of \$10,000)  |
|  | ✓ Member-paid, rates are based on gender and age   |
|  | ✓ Member Optional Life and Optional AD&D ends at retirement  |
| <b>Spousal Optional Life* and AD&amp;D</b> | ✓ Spousal Optional Life and Optional AD&D ends at member’s retirement or when spouse reaches age 70, whichever comes first |
|  | ✓ Member-paid, rates are based on gender and age   |
| <b>Child Optional Life*</b>                | ✓ Child Optional Life coverage up to \$25,000, member-paid   |

\*Optional Life may be subject to medical underwriting

## PRESCRIPTION DRUGS



- ✓ Pay-direct benefits card
- ✓ Mandatory generic substitution (lowest cost therapeutic equivalent drug)
- ✓ Prescription formulary, including life-sustaining drugs
- ✓ Mandatory participation in the Specialty Drug Care programs, including FACET and MemberRx
- ✓ Prior authorization required for specialty drugs and specific diabetic drugs
- ✓ Maintenance medications limited to 6 dispensing fees/prescription/12 months
- ✓ Trial prescription program
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Preventive vaccines
- ✓ Fertility drugs up to \$20,000 lifetime maximum
- ✓ Pharmacy fees up to \$250 maximum on specialty drugs
- ✓ Annual limit of \$300,000 on drug benefits for U.S. residents
- ✓ Mandatory drug prior authorization (visit [www.otip.com/Help-Centre](http://www.otip.com/Help-Centre) to learn more)

## PARAMEDICAL\*



(\$ Maximum/benefit year; reasonable and customary costs)

Chiropractor	✓	\$500
Massage Therapist	✓	\$600
Naturopath	✓	\$500
Osteopath	✓	\$300
Physiotherapist	✓	\$2,500
Podiatrist/Chiropodist	✓	\$300 combined
Psychologist	✓	
Psychotherapist	✓	
Marriage and Family Therapist	✓	\$1,600 combined
Registered Social Worker	✓	
Psychoanalyst	✓	
Clinical Counsellor	✓	
Speech-Language Pathologist	✓	
Communicative Disorders Assistants	✓	\$500 combined

\* Referral not required for paramedical practitioners

## VISION CARE



- ✓ Glasses, contact lenses: \$450 maximum/adult/2 benefit years (each benefit year for children under 18)
- ✓ Eye exams: \$125 maximum/adult/2 benefit years (each benefit year for children under 18)
- ✓ Laser eye surgery: \$2,000 lifetime maximum

## HOSPITAL



- ✓ Private hospital room
- ✓ Includes costs for private room in private OHIP-funded facilities

## TRAVEL MEDICAL (OUTSIDE OF CANADA)



Emergency medical services and travel assistance	✓	100%
	✓	Up to 60 days/trip
	✓	\$5 million lifetime maximum
Referred medical services not available in Canada	✓	50%
	✓	\$3,000 maximum/3 calendar years

## MEDICAL SUPPLIES AND SERVICES



Ambulance	✓	Transport to hospital only
	✓	Includes air ambulance
Hearing aids	✓	\$4,000/4 benefit years
Orthotics	✓	1 pair to \$400/benefit year
Orthopaedic shoes (custom)	✓	1 pair to \$500/benefit year
Orthopaedic shoes (stock)	✓	1 pair to \$500/benefit year
	✓	Includes modifications
Private duty nursing	✓	\$50,000/benefit year
Wigs	✓	\$1,000 lifetime maximum

## DENTAL INSURANCE



Fee guide	✓	Current fee guide for province of residence
Basic Dental	✓	100% of check-ups, X-rays, fillings, other
	✓	\$2,750 maximum/benefit year combined with Periodontal/Endodontic services
	✓	Recall exams: once every 9 months for adults, once every 6 months per child (18 and under)
	✓	Full exams and X-rays once every 36 months
Periodontic/Endodontic services	✓	100% of scaling, root planing, gum treatments, etc.
	✓	10 units of scaling, root planing/benefit year
	✓	100% of root canals and related services
Major restorative and prosthetic services	✓	50% of crowns, bridges, inlays, onlays, dentures, implants (subject to Alternate Treatment clause)
	✓	\$2,600 maximum/benefit year
	✓	Crown, onlays or denture replacement once every 5 benefit years
Orthodontics	✓	50% coverage for adults and children
	✓	\$3,500 lifetime maximum

If the cost of the dental treatment is expected to exceed \$300, please ask your dentist to submit an estimate or pre-determination to OTIP before the treatment begins. We will let you know how much you will be reimbursed.

In the event of your death before retirement, family members may continue Health and Dental coverage at no charge for 12 months and may remain in the plan after that time at their own costs (some restrictions apply).

# What you can expect to receive over the next few weeks if you are eligible for benefits:

## ENROLLING IN THE PLAN

Within 3-4 weeks of the school board confirming that you have met your eligibility criteria, an **enrolment email** from OTIP will be sent to your board email address, inviting you to enrol in your new benefits plan. **You must complete the enrolment within 31 days of receiving the enrolment email to avoid being denied coverage under the plan.**

If you do not receive an enrolment email within 3-4 weeks of meeting your eligibility criteria, please contact OTIP Benefits Services at 1-866-783-6847.

If you are responsible for paying some or all of the benefit premiums for health, dental and/or optional life coverages, you will need to provide your banking information to allow for direct billing.

## BENEFIT PREMIUMS

During enrolment, any monthly premium costs that you will pay (if applicable) will be displayed online. Your benefits coverage and any applicable member-paid monthly premiums will be retroactive to the day your eligibility criteria were met.

For example, if you started an eligible permanent or long-term occasional position/contract on February 4 and your member-paid monthly premium is \$55, your total premium payment in March will be \$110.

If applicable, retroactive cumulative premiums will be deducted from your bank account. Premiums will be deducted from your bank account starting on the 10<sup>th</sup> of the following month.

If premiums are not received, your benefits coverage will be suspended.

## YOUR BENEFITS CARD AND BOOKLET

After you have completed your enrolment:

- If you elected to participate in the Health benefits, your **benefits card** will be mailed to you. If you would like to print a copy of your benefits card prior to this, please follow the instructions in the enrolment email.
- You will be able to check out the full details of your benefits coverage by accessing your **benefits booklet** in the **My Library** section of OTIP's secure member site.

## IMPORTANT

If you do not complete your enrolment by the deadline indicated in the enrolment email, you will be set up with the default coverage determined by the rules laid out in your benefits plan. The default coverage may be minimal, or in some cases, result in no coverage for you or your family.

You may also be considered a late applicant if you apply for Health and Dental benefits in the future. As a late applicant, Health and Dental benefits will only be implemented on a go-forward basis from the date of approval.



## ABOUT OTIP

The OECTA ELHT Benefits Plan is administered by OTIP (Ontario Teachers Insurance Plan). OTIP is a not-for-profit organization dedicated to Ontario education workers, created and governed by Ontario's four education affiliates. OTIP Benefits Services Representatives are available to assist you with benefits enrolment, administration and claims questions. You can also access and make changes to your benefits and submit claims through OTIP's secure member site. Learn more at [www.otip.com](http://www.otip.com).

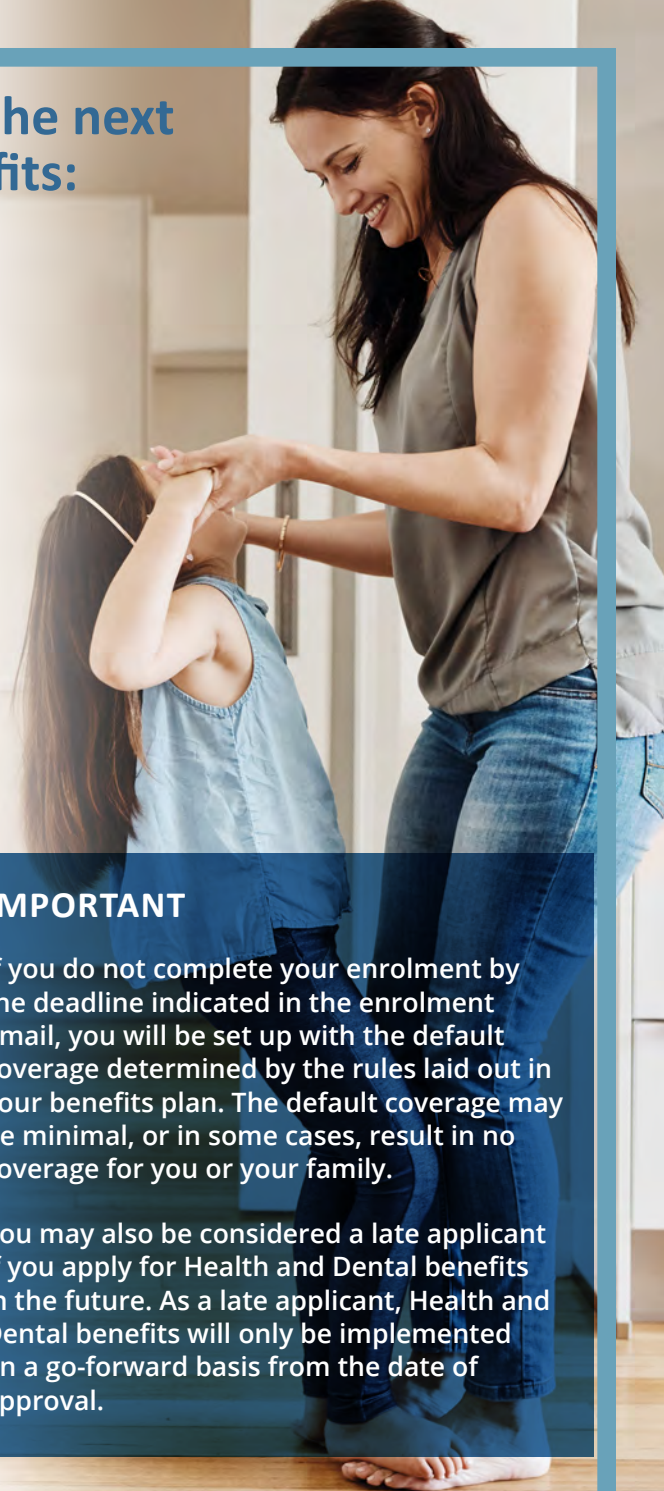


## QUESTIONS?

You can find answers to the most commonly asked questions about the benefits plan at [www.otip.com/loginhelp](http://www.otip.com/loginhelp).



If you have any questions after receiving your enrolment information, please contact OTIP Benefits Services at 1-866-783-6847.





# Exclusive Perks & Promotions for OTIP Members

As a member of the Ontario education community, you make a difference. At OTIP, we exist to make a difference in your life by helping you protect the things you care about: your family, your health, your home, and your car.

**Check out our latest contests, promotions and exclusive offers:**

## Wellness support when you need it most

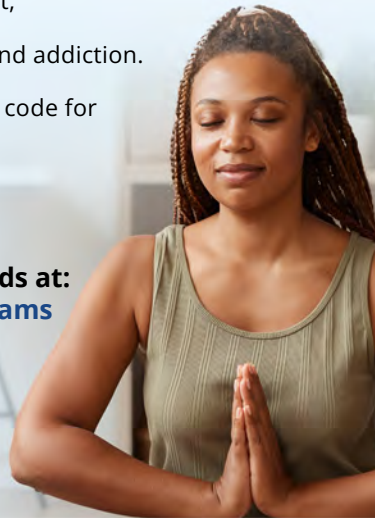
Over 10,000 OTIP members are using the Starling Minds Mental Fitness Program to better manage their mental health through comprehensive, confidential online cognitive behavioral therapy (CBT)! Without stigma and in the comfort of their safe space. Starling Minds offers resources and support to help:

- Manage anxiety and depression,
- Understand and combat burnout,
- Gain control of stress, and
- Get support for substance use and addiction.

Your OTIP member/customer access code for Starling Minds: **member**

**Starling**

Learn more about Starling Minds at:  
[OTIP.com/OTIP-Wellness-Programs](https://OTIP.com/OTIP-Wellness-Programs)



## Exclusive discounts on car and home insurance, and more!

We'll shop the market to find the best insurance policy that fits your individual needs, as well as your budget. **Plus get a \$20 gift card when you get a quote!**

**Get a quote at:**  
[OTIPinsurance.com/insurancediscounts](https://OTIPinsurance.com/insurancediscounts)  
or call **1-844-291-7231**

**Don't forget to mention the gift card offer.**



## Stay current

Be the first to know about OTIP's new contests, special offers, insurance news and more. Subscribe to our electronic communications!

**Subscribe today: [OTIP.com/opt-in](https://OTIP.com/opt-in)**



## Sweepstakes

Participate in our latest giveaway for a chance to win BIG!

**Enter today: [OTIP.com/sweepstakes](https://OTIP.com/sweepstakes)**





# Exclusive Perks & Promotions for OTIP Members



## Let's recognize and celebrate together

You can help recognize outstanding members in the education community by nominating them for an OTIP award.



**OTIP Education Worker Awards**



**OTIP Teaching Awards**



We also offer **academic bursaries of \$1,500** to students attending post-secondary school in the fall.

Visit [OTIP.com/Why-OTIP/Giving-Back](https://OTIP.com/Why-OTIP/Giving-Back) to find out more about these programs.

## EdvantagePerks<sup>®</sup>

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## Retire with RTIP

RTIP offers the most flexible retiree health, dental, and travel insurance for the Ontario education community. Learn more about your options and transition to retirement with our free webinars, in-person retirement workshops, and valuable online resources.

Visit [OTIP.com/plan-with-RTIP](https://OTIP.com/plan-with-RTIP) to learn more, register for a workshop, or apply for a plan online.



Check out [OTIP.com](https://OTIP.com) for additional insurance products and services.



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