

Your OCEW Benefits Plan



As a newly employed member of the Ontario Council of Educational Workers (OCEW), you may be eligible to enrol in the OCEW Benefits Plan. The benefits plan includes:

- Basic Life and Basic Accidental Death and Dismemberment (AD&D) benefits for yourself
- Optional Life and AD&D benefits for yourself and your spouse, as well as, an Optional Child Life benefit
- 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 AD&D benefits are mandatory for all eligible active members. Health and dental benefits are mandatory for all eligible full-time members, and voluntary for eligible members employed less than full time.

ABOUT THE OCEW BENEFITS PLAN

The OCEW Benefits Plan is sponsored and managed by the OCEW, which has representatives from your union, school board and the provincial government.

PUTTING YOU FIRST

The OCEW Benefits Plan is a plan tailor-made for eligible OCEW members and one that provides you and your family with valuable financial protection.

The benefit year starts on September 1 and ends on August 31, except where otherwise indicated. Certain restrictions, limitations and exclusions will apply. In the event of your death before retirement, family members continue health and dental coverage at no charge for 12 months.

The plan is administered by OTIP, a not-for-profit organization dedicated to Ontario education workers, and created and governed by the four education affiliates.

ABOUT THIS GUIDE

This quick reference guide is intended to provide eligible members with a brief overview of the OCEW Benefits Plan and is not intended to be comprehensive. If there is a discrepancy between the information in this guide and the benefits booklet, the terms and details in the benefits booklet apply.

OVERALL BENEFITS PLAN



| | |
|-------------------------|--|
| Funding | ✓ Health and Dental benefits are 100% paid by OCEW for eligible members working full time |
| | ✓ Basic Life and Basic Accidental Death and Dismemberment (AD&D) insurance are 100% paid by OCEW for eligible permanent full-time members |
| | ✓ Funding is pro-rated for members working less than full time (difference is member-paid) |
| | ✓ Optional Life insurance for permanent full-time or part-time members is member paid |
| Who is eligible | ✓ Permanent Members: Health, Dental, Life, and AD&D insurance, are available for all permanent full-time or part-time members. |
| | ✓ Contract Members: Health and Dental benefits are available for contract members with contracts four months or longer. Contracts less than four months are not eligible for coverage, unless the contract is extended for more than four months for the same job position. In this case, coverage begins the first day of the 5 th month. |
| Lifetime maximum | ✓ Unlimited (except where stated) |
| Reimbursement | ✓ 100% (except where stated) |

BASIC LIFE AND ACCIDENT INSURANCE



| | |
|--|---|
| Basic Life and AD&D | ✓ 2x annual salary |
| | ✓ Maximum \$500,000 |
| | ✓ Ends at retirement |
| Member Optional Life and Optional AD&D | ✓ Coverage up to \$500,000 (units of \$10,000) |
| | ✓ Ends earlier of retirement or at age 65 |
| | ✓ Member-paid, rates based on gender and age |
| Spousal Optional Life and Optional AD&D | ✓ Coverage up to \$400,000 (units of \$10,000) |
| | ✓ Terminates earlier of retirement or spouse reaching age 65 |
| | ✓ Member-paid, rates based on gender and age |
| Child Optional Life | ✓ Child Optional Life coverage in units of \$5,000 up to \$25,000 |
| | ✓ Member-paid |

PRESCRIPTION DRUGS



- ✓ Pay-direct benefits card
- ✓ \$25 single/\$50 family deductible
- ✓ Prescription formulary, including life-sustaining drugs
- ✓ Generic substitution (lowest cost therapeutic equivalent drug)
- ✓ Mandatory participation in the Specialty Drug Care program
- ✓ Dispensing fee maximum of \$10
- ✓ Preventative vaccines
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Sexual dysfunction drugs \$500/benefit year
- ✓ Fertility drugs covered up to \$20,000/lifetime

PARAMEDICAL



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

| | | |
|------------------------------------|---|--------------------------------|
| Chiropractor | ✓ | \$750 plus 1 X-ray per year |
| Massage Therapist | ✓ | \$750 (with doctor's referral) |
| Naturopath | ✓ | |
| Christian science practitioner | ✓ | \$750 combined |
| Osteopath | ✓ | \$750 |
| Physiotherapist | ✓ | \$750 (with doctor's referral) |
| Podiatrist/Chiropodist | ✓ | \$750 |
| Psychologist | ✓ | \$1,000 combined |
| Registered social worker | ✓ | (doctor's referral) |
| Psychotherapist | ✓ | required for |
| Clinical counsellor | ✓ | Psychologist and |
| Psychoanalyst | ✓ | Psychotherapist) |
| Speech-language pathologist | ✓ | \$750 combined |
| Communicative disorders assistants | ✓ | (with doctor's referral) |

VISION CARE



- ✓ Glasses, contact lenses and laser eye surgery
- ✓ \$400 maximum every 2 benefit years

HOSPITAL



- ✓ Semi-private hospital room
- ✓ Includes cost for semi-private room in private OHIP-funded facilities
- ✓ \$20/day to a maximum of 120 days per illness for chronic care coverage

TRAVEL MEDICAL (OUTSIDE OF CANADA)



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

MEDICAL SUPPLIES AND SERVICES



| | | |
|----------------------------|---|-------------------------------|
| Ambulance | ✓ | Transport to nearest facility |
| | ✓ | Includes air ambulance |
| Hearing aids | ✓ | \$2,500/5 benefit years |
| Orthotics | ✓ | |
| Orthopaedic shoes (custom) | ✓ | \$300/benefit year combined |
| Private duty nursing | ✓ | \$25,000/benefit year |
| Surgical Stockings | ✓ | 10 pairs/benefit year |
| Wigs | ✓ | \$1,000 every 60 months |

DENTAL INSURANCE



| | | |
|--------------------------------------|---|---|
| Fee guide | ✓ | Current year's fee guide for province of residence |
| Maximum | ✓ | \$3,000/benefit year maximum combined with Basic Dental, Major Restorative services and dentures, Periodontic and Endodontic services |
| Basic Dental | ✓ | 100% of check-ups, X-rays, fillings, other |
| | ✓ | Recall exams: once every 9 months for dependants age 21 and over; once every 6 months for dependants under age 21 for all recall services |
| | ✓ | Full exams and X-rays: once every 24 months |
| Periodontic/Endodontic services | ✓ | 100% of root canals and related services |
| | ✓ | 100% of scaling, root planing, gum treatments, etc. |
| | ✓ | 18 units of scaling and root planing combined/benefit year |
| Major restorative services/ Dentures | ✓ | 80% of crowns, bridges, dentures, implants, inlays, onlays |
| | ✓ | Crown, onlays or denture replacement once every five benefit years; onlay replacements once every 60 months |
| Orthodontics | ✓ | 50% coverage for adults and children |
| | ✓ | \$3,000/lifetime for orthodontics |

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

STEP 1

An **enrolment email** from OTIP will be sent to your board email address, inviting you to enrol in your new benefits plan. Simply follow the steps outlined in the email to complete your enrolment for yourself and/or your eligible family members.

During enrolment, any monthly premium costs that you will be required to pay will be displayed online. Any applicable monthly premiums will be retroactive to the first day of your eligible assignment and benefits coverage will also be retroactive to the first day of your eligible assignment.

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

Premiums will be deducted from your bank account starting on the 10th of the following month.

If you do not receive an enrolment email within three weeks of your first day in an eligible assignment, please contact OTIP Benefits Services at 1-866-783-6847.

IMPORTANT

You must complete the enrolment within 31 days of receiving the enrolment email.

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.

STEP 2

After you have completed your enrolment:

- If you enrolled 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.



ABOUT OTIP

The OCEW 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 website. Learn more at www.otip.com.

QUESTIONS?



You can find answers to the most commonly asked questions about the benefits plan at www.otip.com/loginhelp.



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



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OTIP Bursary

The OTIP Bursary Program awards \$1,500 to students attending post-secondary school in the fall as a means of helping to offset the costs of post-secondary education. The student is eligible to apply, or you, as an OTIP member can apply on their behalf.

Visit [OTIP.com/bursary](https://www.otip.com/bursary) for more information.



School Sponsorship

OTIP's Sponsorship of School Projects and Initiatives Program (SSPI) is an opportunity for our members to submit a video application for the chance to win \$5,000 towards their project or initiative. These member-led school projects or initiatives support learning, provide an enriched experience and help those in need. This program runs from November to March and winners are announced each spring.

Visit [OTIP.com/school-project](https://www.otip.com/school-project) for more information.



OTIP Support Staff Worker Awards

The OTIP Support Staff Worker Awards recognizes the integral part that educational support staff play in contributing to student success in Ontario's schools each and every day. Nominees are accepted in two categories: Educational Support (ECs, educational assistants, special educators and instructors, etc.) and Office Professionals, Custodial and Maintenance (e.g. office and clerical, technicians, custodians and trades).

Visit [OTIP.com/supportstaffaward](https://www.otip.com/supportstaffaward) for more information.



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://www.otip.com/plan-with-RTIP) to learn more, register for a workshop, or apply for a plan online.