

Your **ETFO** Employee Life and Health Trust (ELHT) Benefits Plan



As an ETFO member, you may be eligible to enrol in the ETFO Employee Life and Health Trust (ELHT) Benefits Plan. This benefits plan includes:

- Basic Life and Basic Accidental Death and Dismemberment (AD&D) for you, Optional Life and Optional AD&D for you and your spouse, and an Optional Child Life benefit.
- Extended Health Care coverage (out-of-country travel included) for you and your eligible dependants for eligible and medically necessary expenses.
- Dental coverage for you and your eligible dependants for eligible necessary expenses.

ABOUT THE ETFO ELHT

The ETFO ELHT Benefits Plan is sponsored and managed by the ETFO ELHT, which consists of representatives appointed by your union (ETFO), the Ontario Public School Boards' Association, and the provincial government. The ETFO ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their dependants.

You can visit www.etfo-elhtbenefits.ca to learn more about the ETFO ELHT and the benefits plan.

ABOUT THIS GUIDE

This quick reference guide is intended to provide you with a brief overview of the ETFO ELHT 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 of the benefits booklet apply. Please refer to the benefits booklet for full plan terms and details.

Once eligible members have enrolled, full plan details, eligible expenses, exclusions, how to submit eligible claims, and the specifics of member premium contributions are available on OTIP's secure member website at www.otip.com.

While you are eligible for coverage under the plan, the benefit year starts September 1 and ends on August 31, except where otherwise indicated.

It is always recommended that eligible members confirm coverage before incurring significant cost claims.

The plan has no waiting period for new eligible members. Certain restrictions, limitations and exclusions will apply.

OVERALL BENEFITS PLAN



Funding	<ul style="list-style-type: none"> ✓ Health, Dental, Basic Life and Accidental Death and Dismemberment (AD&D) premiums are 100% paid by the ETFO ELHT for eligible active 1.0 FTE permanent members and eligible 1.0 FTE long-term occasional (LTO) teachers ✓ Funding is pro-rated for active members less than 1.0 FTE (the difference in premium is member-paid) ✓ Optional benefit premiums are member-paid
Who is eligible	<ul style="list-style-type: none"> ✓ Eligible active permanent ETFO teachers and education workers ✓ LTO teachers in eligible LTO positions
What you are eligible for	<ul style="list-style-type: none"> ✓ Mandatory Basic Life and AD&D for eligible active permanent members and eligible LTO teachers ✓ Mandatory Health and Dental for eligible active 1.0 FTE members ✓ Voluntary Health and Dental for eligible active permanent members and eligible LTO teachers working less than 1.0 and for members on non-statutory leaves
Lifetime maximum	<ul style="list-style-type: none"> ✓ Unlimited (except where stated)
Reimbursement	<ul style="list-style-type: none"> ✓ 100% (except where stated and subject to reasonable and customary limits when provided by a licensed practitioner)
End of coverage	<ul style="list-style-type: none"> ✓ Benefits coverage ends the earlier of: (1) when the member retires/resigns or (2) they are no longer eligible (e.g. end of eligible LTO position)
Benefits year	<ul style="list-style-type: none"> ✓ Starts on September 1 and ends on August 31, except where otherwise indicated

LIFE AND ACCIDENT INSURANCE



Basic Life	<ul style="list-style-type: none"> ✓ 1x annual salary to \$400,000 maximum ✓ 50% reduction at age 65
Basic AD&D	<ul style="list-style-type: none"> ✓ Coverage matches Life amount ✓ 50% reduction at age 65
Member/Spousal Optional Life and AD&D	<ul style="list-style-type: none"> ✓ Member/Spousal Optional Life and AD&D coverage up to \$400,000 (units of \$10,000) ✓ Member-paid, based on gender and age ✓ Member Optional Life and Optional AD&D coverage ✓ Spousal Optional Life and AD&D coverage ends when the member retires, or spouse reaches age 65, whichever comes first
Child Optional Life	<ul style="list-style-type: none"> ✓ Child Optional Life coverage up to \$25,000, member-paid

PRESCRIPTION DRUGS



- ✓ Pay-direct benefits card
- ✓ Mandatory generic substitution (lowest cost therapeutic equivalent drug)
- ✓ Mandatory biosimilar substitution
- ✓ Mandatory participation in the Specialty Drug Care program
- ✓ Prior authorization required for specialty drugs and specific diabetic drugs
- ✓ \$2 deductible/prescription and \$11 dispensing fee maximum
- ✓ 10% pharmacy markup fees, up to a maximum of \$250
- ✓ Maintenance medications limited to 5 dispensing fees/prescription/12 months
- ✓ Diabetic supplies (reasonable and customary costs)
- ✓ Preventive vaccines
- ✓ Fertility drugs up to \$12,000 lifetime maximum

PARAMEDICAL



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

Services must be provided by practitioners who are licensed, certified or registered with the appropriate authority in the location in which the service was provided.

Chiropractor	✓	\$1,000 combined
Osteopath	✓	
Massage Therapist	✓	\$1,000 (doctor's referral required)
Naturopath	✓	\$1,000
Physiotherapist	✓	
Athletic Therapist	✓	\$1,000 combined
Occupational Therapist	✓	
Podiatrist/Chiropodist	✓	\$450 combined
Psychologist	✓	
Psychotherapist	✓	
Registered Family Therapist	✓	\$1,500 combined
Registered Social Worker	✓	
Clinical counsellor	✓	
Psychoanalyst	✓	
Speech-Language Pathologist	✓	
Communicative Disorders Assistants	✓	\$1,000 combined
Audiologist	✓	

VISION CARE



- ✓ Glasses, contact lenses and laser eye surgery
- ✓ \$500 maximum/2 benefit years (1 benefit year for children under 18)
- ✓ Eye exam once every 2 benefit years; included within overall \$500 vision care maximum

HOSPITAL



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

TRAVEL MEDICAL (OUTSIDE OF CANADA)



Emergency medical services	✓	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



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

Ambulance	✓	Transport to/from nearest facility
	✓	Includes air ambulance
Glucometers	✓	\$150/benefit year
Hearing aids	✓	\$1,000/5 benefit years
Orthotics	✓	\$350/benefit year
Orthopaedic shoes (custom)	✓	2 pairs/benefit year
	✓	\$500 maximum/year
Orthopaedic shoes (stock)	✓	\$500/benefit year for eligible modifications and adjustments only
Private duty nursing	✓	\$50,000/benefit year
Surgical Stockings	✓	6 pairs/benefit year
Wigs	✓	\$500 lifetime maximum

DENTAL INSURANCE



Fee guide	✓	Previous year's fee guide for general practitioners for province of dental practice
Basic Dental	✓	100% of check-ups, X-rays, fillings, other
	✓	Recall exams: once every 9 months for adults, 6 months for children under 19
	✓	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.
	✓	10 units of scaling and root planing combined/benefit year
Major restorative services	✓	60% of crowns, bridges, dentures, inlays, onlays
	✓	\$2,000 maximum/benefit year
	✓	Crown, onlays or denture replacement once every 5 benefit years
	✓	Dental implant only covered at the lowest cost of an alternative treatment option (e.g. crown, bridge, denture)
Orthodontics	✓	50% coverage for adults and children
	✓	\$3,500 lifetime maximum
		Lump sum payments made in advance are not eligible

This summary of benefits is also available on the ETFO ELHT website at www.etfo-elhtbenefits.ca.

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 meeting 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.

BENEFIT PREMIUMS

During enrolment, any monthly premium costs that you will be required to 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 1-2 months **after** your enrolment. 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.

You may also be considered a late applicant if you apply for Health and Dental benefits in the future. As a late applicant, Dental benefits will be subject to a \$200 maximum for your first 12 months of coverage.

For Health benefits, proof of good health (evidence of insurability) will be required for assessment. If approved, Health benefits will be implemented on the date of approval. However, based on the assessment of the evidence of insurability, Health benefits for yourself and/or your family members may be denied.



Your 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 and administration. 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. Further information about the ETFO ELHT and frequently asked questions about the plan are available at www.etfo-elhtbenefits.ca.



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 programs

We understand that your wellness journey is uniquely your own. You and your eligible family members can access our wellness programs and resources, available 24/7 and 100% confidential.

With our wellness programs, you can:

Do a self-assessment to understand your risk for mental health disorders. Get started with **FeelingBetterNow®**.

Manage stress, anxiety, burnout, and depression. Learn how with **Starling Minds**.

Get support for alcohol/substance use. Check out **ALAVIDA TRAIL**.

You can access these wellness programs and resources at:
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:

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or call **1-844-291-7231**

Don't forget to mention the gift card offer.



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

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Sweepstakes

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Exclusive Perks & Promotions for OTIP Members



Let's recognize and celebrate together

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



OTIP Support Staff 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 to find out more about these programs.

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