

ETFO Benefits Enrolment Q&A

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How do I enrol in my ETFO Benefits Plan?

Between May 15 and 31, as an eligible plan member you will receive an email from OTIP to your school board email inviting you to enrol in your new benefits plan at www.otip.com/enrol. For the best user experience, we recommend using Google Chrome or Internet Explorer version 8 or higher to complete your enrolment. The email will provide detailed registration instructions including your new OTIP identification number and instructions on how to set up your password. You will be guided through the online benefits enrolment process to review and update your coverage information to ensure you have the coverage you need. If you do not complete your enrolment as soon as possible, there is potential that some of your claims, including dental expenses and prescription drugs, could be denied until your coverage is reviewed and updated.

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What does 'pre-populating' my information mean?

For your convenience, we pre-populated your coverage selections based on information received from your school board and insurer.

For health and dental coverage, you have been loaded into OTIP's system with the same level of coverage (single or family) you previously had.

For life insurance coverage, you have been loaded into OTIP's system with the same total amount of optional life coverage you previously had.

Therefore, it is critical that you complete your enrolment to ensure your information is accurate and complete, and to select whether to opt-in or out of coverage that is not mandatory. During the enrolment process, you will also be informed of any premium costs associated with your coverage selections. If your personal information, including your name, address and birthdate, is incorrect **you must contact your board to correct it.** For more information, please refer to the enrolment checklist provided to you in this package.

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How do I review and add family members to my coverage?

The first part of the enrolment process will require you to review and add any eligible dependants that you would like to have covered under your benefits plan. When you are reviewing and editing the details of each dependant covered under your plan, you must indicate if a dependent child is a full-time student between the ages of 21 and 24, and/or if a child or spouse has health and dental coverage under another plan. For more information on how to coordinate your benefits and update the student status of a child, please visit www.otip.com/loginhelp.

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If I have an existing OTIP account, do I have to create a new account on OTIP's website?

Yes, all eligible members of the ETFO Benefits Plan must register online at www.otip.com/enrol using your new OTIP identification number and password instructions provided to you in the benefits enrolment email sent by OTIP.

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Will I get a new benefits card?

Yes, all eligible ETFO Benefits Plan members with extended health and dental coverage will receive a new pay-direct benefits card in the mail, including important information on how to submit claims. If you do not receive your new benefits card before June 1, rest assured, you will still have coverage and can print additional benefits cards from the 'My Claims' section of OTIP's secure member website once you have completed your enrolment.

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How do I access my benefits booklet?

Once you have registered at www.otip.com/enrol and completed your benefits enrolment, you will be able to access your benefits booklet from the 'My Claims' section of OTIP's secure member website.

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When can I start submitting claims under the ETFO Benefits Plan?

Regardless of whether or not you have completed your enrolment, you will be able to submit claims for expenses incurred on or after June 1 under your new plan. Keep in mind if you have not completed your online enrolment by this date, there is a possibility that you and/or your eligible family members will not have the coverage you require. **Therefore, it is extremely important that you complete your enrolment as soon as possible.** Verifying your coverage information and your optional coverage options will ensure that you continue to receive the benefit coverage you require and avoid any possible denial of claims (e.g. at your dentist's office or pharmacy).

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How long do I have to submit claims under my current plan?

Eligible expenses are required to be submitted anywhere from 0-90 days after coverage ends at midnight on May 31. Check directly with your current insurer or school board benefit administrator to confirm how long you have to claim eligible expenses under your current plan and submit your claims as soon as possible.

NOTE: You may not have access to online claims submissions or your claims history under your current benefits plan after May 31. Therefore, before May 31, you are advised to print off a copy of your claims history and keep track of any outstanding claims being processed under your current plan.

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What if I don't complete my enrolment in the ETFO Benefits Plan by July 1?

If you miss the July 1 deadline, new coverage and/or coverage changes will be subject to approval by the insurer along with any required new evidence of insurability. This could mean limitations or potential denial of coverage.

You and your eligible dependants are invited to enrol in the ETFO Benefits Plan without medical evidence of insurability if you complete your enrolment by July 1. If you are eligible for optional coverage, you may be asked to provide medical evidence of insurability that must be approved by the insurer.

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What happens if I don't complete my beneficiary designation?

As this is a new plan, you will be required to designate a beneficiary for your life insurance proceeds during the enrolment process. Designating your beneficiary is one of the most important things you will do as part of enrolling in your new ETFO Benefits Plan.

If OTIP does not receive a signed beneficiary designation form from you, then:

- a. Policy proceeds may not be directed to your desired up-to-date beneficiary (e.g. spouse);
- b. Payment of the proceeds could be delayed under rules and laws governing estates;
- c. There could be legal costs or income tax implications depending on your relationship with the beneficiary.

For more information about how to complete your beneficiary designation, including printing and mailing the form, please visit www.otip.com/loginhelp.

Participation in the ETFO Benefits Plan is subject to the eligibility requirements defined by the ETFO Employee Life and Health Trust (ELHT). The benefits, terms and conditions outlined in this kit are subject to approval by the ETFO ELHT. Wave four members will be invited to enrol in the ETFO Benefits Plan beginning May 15, 2017 and eligibility to participate in the program will be determined based on eligibility rules in place on the date the member is eligible to participate in the ETFO ELHT. Eligible members transitioning at a later date will receive information approximately three weeks prior to their transition date.