

WELCOME

Welcome to the ETFO Benefits Plan. Your ETFO Benefits Plan coverage starts June 1, 2017.

The ETFO Benefits Plan will replace your current benefits plan. You have until July 1 to complete your enrolment, but we strongly encourage you to enrol as soon as possible to ensure no interruption to your coverage. Your current plan coverage remains in effect until midnight on May 31. Members with health coverage will receive a new benefits card in the mail and you will be able to submit claims for your eligible expenses incurred on and after June 1 under the new plan.

What you need to do:

1. Between May 15 and 31, check your board email for your enrolment instructions from OTIP.

Please note that not all members within your school board will receive an email at the same time. If you don't receive an email with enrolment instructions by June 1, contact OTIP Benefits Services at 1-866-783-6847. Eligible members without a board email address or on leave will be mailed enrolment instructions.

2. Register online at www.otip.com/enrol

Please allow 20 minutes to complete your enrolment. For the best user experience, we recommend using Google Chrome or Internet Explorer version 8 or higher to complete your enrolment. You may print a confirmation of your enrolment on the final screen of the process. **A paper copy will not be mailed to you.**

- a. Review and confirm your personal information (e.g. name, address, birthdate). If this information is incorrect, **you must contact your school board to correct it.**
- b. Add/remove eligible family members (e.g. spouse, child(ren)) to/from your coverage.
- c. Co-ordinate your benefits by confirming if your dependants are covered under another plan (see Q&A #3).
- d. Review and confirm your coverage details. Your new coverage has been pre-populated to be consistent with your current coverage, but you can select to opt-in or opt-out of non-mandatory coverage.
- e. Select any optional life coverage you need (subject to medical evidence and approval by the insurer).
- f. Designate a beneficiary for your life insurance. Print, sign and mail the form to OTIP, using the envelope provided in this package.
- g. Provide or update your pre-authorized debit information for direct billing, **if required.**
- h. Connect to 'My Claims' to provide direct deposit information and set up online claims submission.

Consider updating your default board email address during the enrolment process to ensure you receive ongoing plan communications to your preferred email.

3. Finish submitting outstanding eligible expenses under your current plan.

Between now and May 31, all eligible claim expenses incurred up to and including May 31 must be submitted to your current plan. There will be a time limit for you to submit claims under your current plan, so it's important that you submit them as soon as possible (see Q&A #8).

You must complete your enrolment by July 1, 2017.

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 under the new plan.

Your plan coverage

The ETFO Employee Life and Health Trust (ELHT) has worked closely with the Ontario Teachers Insurance Plan (OTIP), the plan administrator, to design a made-for-ETFO benefits plan based on an analysis of benefit usage cost trends, and a review of all Local benefits plans from across the province.

The resulting plan design has no waiting period and offers optimal benefits coverage to eligible ETFO members. In other words, it will help to protect you and your family's access to meaningful and sustainable benefits coverage for years to come.

An overview of your coverage can be found in the attached *Benefits Plan Guide*. You'll find more comprehensive details in the benefits booklet, which can be found in the 'My Claims' section of OTIP's secure member website after May 15.

Questions?

If you have questions about the enrolment process:

- Consult the *Benefits Enrolment Q&A* included in this information kit.
- Visit www.otip.com/loginhelp where you can watch a video tutorial and find out more information.
- Call OTIP Benefits Services at 1-866-783-6847. For enrolment-related assistance, OTIP is extending their hours: Monday to Friday from 8 a.m. to 8 p.m. and Saturday from 9 a.m. to 3 p.m.

Before May 15, if you have questions about the plan design and coverage, email ETFO-ELHT@etfo.org.

Who is OTIP?

Your new plan is administered by OTIP, a not-for-profit organization dedicated to Ontario education workers, created and governed by ETFO and Ontario's three other education affiliates. OTIP is there to support you every step of the way, including:

- Online enrolment
- Online claims submission
- Online administration of your member profile
- Personal support by dedicated Benefits Services Representatives

For more information about OTIP's programs and services, see the OTIP flyer included in this information kit.

What's in your information kit:

- **Benefits Enrolment Q&A**
- **ETFO Benefits Plan Guide**
- **Your OTIP Programs and Services**

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.