

CUPE EDUCATION WORKERS

CUPE provincial benefits plan

ONE PLAN
UNITED TO THE CORE



You spoke. We listened.

Survey results will help shape province-wide plan

How do you feel about your benefits – and the prospect of a provincial plan? We needed to know the answers to these crucial questions, to shape our ongoing discussions with the Ontario government and create the right plan for you and your CUPE brothers and sisters. The survey we asked you to complete in May was our opportunity to bring you into the process – and your chance to influence it.

This bulletin summarizes the results of that survey. More than 11,000 of you completed it – an outstanding response rate! That gave us a large pool of statistically valid data – and important insight into what you value most from your benefits plan.

The process of creating a provincial benefits plan for all CUPE education workers has high stakes for all CUPE members. We're doing our due diligence and working closely with the Ontario Teachers Insurance Plan and external experts to:

- identify key plan design features and eligibility requirements,
- make sure the funding available will allow us to run and sustain a plan that meets members' needs, and
- determine how best to eventually roll out a plan across the province.

Your feedback will play a central role in this work.

Thank you for your ongoing participation in this process. If you have any questions or comments, please connect with us at osbcc@cupe.on.ca.



Congratulations to our three winners!

All survey respondents were invited to enter a draw for one of three \$100 Tim Hortons gift cards donated by Eckler Ltd., the company that conducted the survey. Entries for the draw were held completely separate from the survey results and the winners were selected randomly by Eckler.

Kathleen Murphy, Local 4400
Joan Maloney, Local 5100
Debbie Hamilton, Local 2512



What you had to say

Highlights of the survey results

The purpose of the survey was to find out:

- how well your current group health and dental benefits coverage is meeting your needs;
- which benefits and paramedical services you and your family value most; and
- any other concerns you have around benefits coverage.

The survey generated lots of useful results. On a broad level, we learned that:

89% of members say the current group health and dental plan is a valuable part of their total compensation.

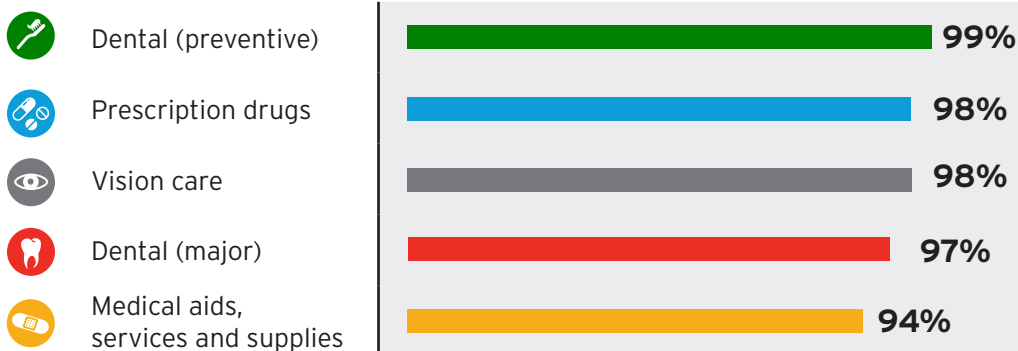
68% say that their current health and dental plan meets their needs.

This suggests that you place a high level of importance on healthcare coverage, but there is a clear opportunity to improve benefits. A majority of respondents (66%) agree that CUPE is better positioned than the government to design and manage a benefits plan for education workers. We are committed to ensuring that any province-wide plan meets the unique needs of our members and their families.

Clear consensus on most important benefits

A clear majority of respondents (88%) belong to a CUPE-sponsored benefits program. Active members were asked how important various benefits are to them and their families. The graphs below reveal the results.

Benefits



Paramedical services



Aside from slight differences in order of importance, respondents who said they are not currently covered by a CUPE-sponsored benefits program gave similar responses.

Gives and takes

Among respondents who currently have benefits coverage, 41% said they would be willing to accept gives and takes on a benefit-by-benefit basis, as long as a province-wide plan offers comprehensive coverage overall. Another 24% gave a “neutral” response to this question. This suggests many members need to better understand any potential trade-offs before agreeing to accept them.

Barriers to plan membership

The 12% of respondents who said they aren't currently covered by a CUPE-sponsored benefits plan were asked why they don't participate. Here's what they said:



- 56%** are not eligible because of employment status;
- 15%** opted out because they have coverage available through another plan;
- 6%** said the CUPE-sponsored coverage available to them is too expensive;
- 1%** said they don't need benefits; and
- 23%** responded "other."

More than 10% of those who responded "other" cited their age as a barrier to coverage, with benefits expiring at age 65 regardless of the member's current employment status. Accessibility of benefits coverage will be a primary focus as we move forward in this process.

Paying for coverage

Members of CUPE-sponsored benefits plans currently pay a portion of the cost of their coverage, through some or all of the following:

- Regular premiums;
- Out-of-pocket costs for services that aren't covered, or aren't fully covered;
- Required fees on certain benefits, such as dispensing fees for prescriptions; and
- Deductibles on certain benefits, such as preventive dental care.

The survey asked members whether they would be willing to pay additional amounts for enhanced benefits coverage.



- 36%** said no
- 30%** said yes
- 34%** said they don't know. This tells us that members could be willing to pay more for better benefits - but they would need to see the coverage offering under a province-wide plan before agreeing to do so.

Who are our members?

In addition to asking members about the coverage they want and concerns they have about a province-wide plan, the survey included a number of demographic questions. Having a good idea of who our members are can help us design a plan that works for members at different life stages.

Gender



80%
Female

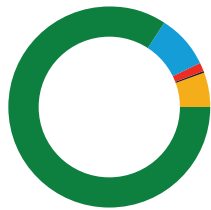


19.9%
Male



0.1%
Transgendered or other

Employment status



84.2%	Employed full time
8.7%	Employed part time
1.3%	Leave of absence or disability
0.3%	Retired
5.4%	Other

Current family/marital status



14.5%	Single with no dependants
8.7%	Single with dependants
30.5%	Married or common-law with no dependants
46.3%	Married or common-law with dependants

Open commentary

More than 2,000 members responded to an open question asking for any other thoughts that might help guide our benefits review. Many members indicated they are satisfied with their current coverage and don't want to see it reduced. Other common themes in the comments included:

Coverage adequacy - Comments included requests for higher coverage maximums for certain benefits, and lower out-of-pocket costs.

Coverage after age 65 - Many members expressed a desire to have their benefits coverage extend past age 65, and to have the option of coverage in retirement.

Drug cards - Members would like the convenience of paying for prescriptions on a drug card rather than having to wait for drug costs to be reimbursed.

Flexibility - Some respondents wrote that they would like the option to select from various coverage levels to suit their individual needs and circumstances. Others would like a combined coverage limit for all paramedical services, rather than per-service limits.

What's next?

Throughout the summer months, the leadership group and our expert advisors will continue to analyze these important survey findings and discuss their implications for the design of a province-wide CUPE plan. We remain committed to ensuring that any provincial benefits plan is sustainable in the long term and meets the goals we outlined in our May 2016 bulletin:

- Help keep members healthy and productive;
- Help cover the cost of day-to-day medical and dental expenses (for example, regular dental check-ups);
- Offer members a tax-effective form of extra compensation; and
- Offer members important financial protection against unexpected and medically necessary healthcare costs.

We'll keep you posted on new developments. Have a great summer!

We're here for you!

Thank you again for lending your voice to this process. If you have any questions or comments, please connect with us at osbcc@cupe.on.ca.

