

# CUPE EDUCATION WORKERS' BENEFITS TRUST



**ONE PLAN**  
UNITED TO THE CORE

## Understanding the roles

### *An important update on the CUPE EWBT*

Moving toward our February 1, 2018 transition date is a significant undertaking, with many different stakeholders and moving parts. We'll be providing regular updates over the coming weeks and months to keep you in the loop and ensure you understand what's changing.

This update explains the role of the Board of Trustees and the plan providers in supporting the CUPE EWBT - and making sure our benefits plan runs smoothly.

### **Board of Trustees**

#### *Role: Managing and governing the CUPE EWBT*

The Trustees will collect, hold and administer funds for the benefit of the CUPE EWBT beneficiaries (eligible members and their covered family members). They have a fiduciary obligation to manage the CUPE EWBT in the best interests of the members, ensuring the plan remains sustainable, and will make a range of plan design, funding, administrative and investment decisions on their behalf.

One of the key decisions for the EWBT is selecting providers. After a careful and thorough request for proposal (RFP) process, the Trustee appointees reviewed the outcome and made recommendations to CUPE, who informed the successful bidders.

**OTIP, Great-West Life and Chubb** were chosen to partner with the CUPE EWBT. Key qualifications included experience with benefits trusts and within the education sector, long-term partnership potential, robust technology, value for the quoted fees and the ability to serve our members.

### **ASK US:** How does the CUPE EWBT work?

The CUPE EWBT is a benefits trust set up for eligible CUPE education sector employees. The Ontario government will provide funding to the CUPE EWBT through the school boards. The money is used to provide benefits to members, establish future reserves and cover the Trust's administration costs. Starting February 1, 2018, you'll get your benefits from the EWBT instead of your school board.



## OTIP (plan administrator)

*Role: Administering the benefits plan*

OTIP will be responsible for administrative tasks like collecting and maintaining member information, confirming eligibility (based on trust-established rules) and enrolling eligible members in our benefits plan. OTIP will be your main resource for **enrollment, eligibility (the benefits you and your dependents are covered for) and any costs associated with those benefits.**

## Great-West Life and Chubb (insurer and claims payer)

*Role: Assessing and paying member claims*

Great-West Life will review and pay life insurance, dental and extended healthcare claims; Chubb will review and pay claims for accidental death and dismemberment. These providers will be your main resources for **claims-related** questions.

**Remember, you should make and submit claims to your current board benefits plan for expenses incurred up to January 31, 2018.**

And make sure to visit the CUPE EWBT website regularly at [www.cupe-ewbt.ca](http://www.cupe-ewbt.ca) to stay in the know!

