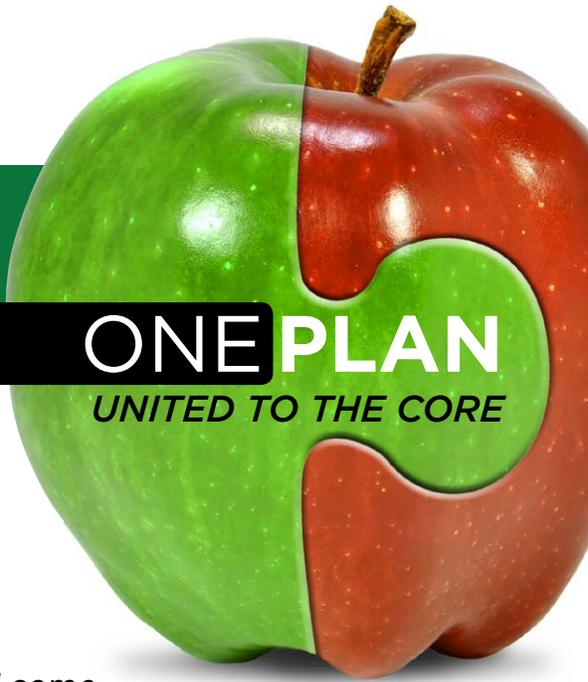


CUPE EDUCATION WORKERS' BENEFITS TRUST



ONE PLAN
UNITED TO THE CORE

Meet our new Managing Director

As you transition back to school and work, this update provides the latest developments on the CUPE EWBT and some important reminders about benefits fraud

Trust news

The Trustees are pleased to introduce the new CUPE EWBT Managing Director: **Salama Rajab**. Salama is taking over from Interim Managing Director David Spek, who supported the CUPE EWBT and its members through the transition to implementation and has since moved on to other opportunities.

The role of the Managing Director includes responsibilities such as:

- Instructing and working with plan providers (e.g., OTIP and Great-West Life);
- Responding to CUPE EWBT member inquiries;
- Assisting CUPE EWBT members with claims review and appeals to the Board of Trustees;
- Communicating with School Boards and the Ministry on the Trust's behalf;
- Establishing and maintaining banking and money flow channels (e.g., invoicing and payments);
- Coordinating communications (e.g., the CUPE EWBT website and regular member updates);
- Arranging, attending and documenting Board of Trustee meetings; and
- Organizing Trustee education and training.

Salama can be reached via email at: md@cupe-ewbt.ca. Please join us in welcoming her to her new role.

The dangers of benefits fraud

Benefits fraud is more common than you might think! Per the Canadian Life and Health Insurance Association (CLHIA), 2% to 10% of all healthcare dollars are lost to fraud in North America alone. And it hurts both our plan and its members: it could mean increased plan costs or loss of benefits, and those involved could face fines or even termination of benefits.

Benefits fraud comes in many forms. For example:

- Unlicensed providers performing services, or licensed providers providing services outside of their licensing/scope of practice;
- "Upcoding" (claiming a more expensive procedure than what was actually done) or providers billing for services not actually rendered; and
- Members making claims for services they didn't receive, or increasing the number or dollar amount of those services.

The CUPE EWBT is in the process of developing a fraud prevention strategy. More information will be available in the coming months. Using our plan responsibly protects our members and helps keep our plan sustainable for years to come.

Looking for more information on your benefits? We've got you covered!

Check out the CUPE EWBT site: www.cupe-ewbt.ca. You'll find more information on your benefits plan and how it works, including links to helpful resources such as frequently asked questions, the plan booklet and the benefits guide.

You'll also find more useful information on our plan providers' websites:

OTIP plan member website: www.otip.com

Great-West Life's GroupNet for Plan Members: groupnet.greatwestlife.com

If you still can't find what you're looking for....

For questions on eligibility and benefits costs, call OTIP Benefit Services at 1-866-783-6847 (Monday to Friday, 8 a.m. - 8 p.m. EST; Saturday, 9 a.m. - 3 p.m. EST).

For questions on health and dental coverage and claims, call Great-West Life at 1-866-800-8058 (Monday to Friday, 8 a.m. - 7 p.m. EST).

Fall benefits checkpoint reminder

Don't forget: in October, there will be a "checkpoint" to update any changes to your hours that may affect your eligibility and/or premium share going forward for 2018-2019. Any premium changes identified during the October checkpoint will come into effect in November.

If your regularly scheduled hours have *decreased* as of the October checkpoint, you will move to the appropriate category, and your premium share will be adjusted accordingly. If your regularly scheduled hours *increase* during the year, you will be able to take advantage of the lower premium share and will not have to provide medical evidence of insurability.

As a reminder, benefits cost-sharing for Health and/or Dental falls into three categories:

17.5 or more hours/week	4%
10 - <17.5 hours/week	50%
<10 hours/week	100%

A final word

This bulletin has been prepared exclusively for eligible CUPE workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The CUPE EWBT Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.