



OSSTF Benefits Memorandum

As was outlined in the recently ratified OSSTF Central Agreement for Teachers, OSSTF Benefits is pleased to advise that effective September 1, 2020, Long-Term Occasional Teachers (LTOs) from all OSSTF Districts will be eligible for participation in the OSSTF Employee Life and Health Trust (ELHT) Benefits Plan.

Outlined below are the eligibility rules for all LTOs effective September 1, 2020

Who is eligible?

LTO teachers are eligible for coverage under the OSSTF Benefits Plan during their LTO position if they are working on an assignment of 90 calendar days or longer.

When is coverage effective?

Coverage is effective on the first day of an eligible assignment.

When does coverage terminate?

Coverage ceases on the last day of an eligible assignment.

What if the length of the assignment is unknown, or originally scheduled to be less than 90 calendar days and then extended?

The member will be eligible to enrol in the plan retroactively to the first day of their assignment. Standard premium contribution rules will apply. If a premium is required, it will be retroactively billed.

Claims for eligible expenses incurred will be honoured retroactively to the first day of the LTO assignment. Members are encouraged to keep their health and dental receipts if they expect their assignment may be extended.

What if a 90-calendar day LTO position gets shortened unexpectedly?

If a 90-calendar day LTO position gets shortened unexpectedly, then coverage will cease when the LTO assignment ends. Members will not be required to repay any claims that were incurred during the term of the assignment.

What benefits are provided?

- Basic Life and Accidental Death and Dismemberment Benefits (AD&D) are provided for all eligible members based on two times annual earnings. The cost of these benefits is 100% funded by the negotiated Board Paid FTE Contributions while a member is active or on a statutory leave.
- Extended Health and Dental Benefits are voluntary. Members will have 31 days from the time they receive their enrolment invite to elect to participate in health and/or dental benefits. Member contributions towards these benefits are based on 6% of benefit premiums for members on a 1.0 Full-Time Equivalent (FTE) assignment and pro-rated member contributions for less than 1.0 FTE assignment. Sample member contributions are posted on the OSSTF Benefits website [Member Contributions towards Health & Dental Benefits](#)
- Optional Life Benefits are also available on a 100% member-paid basis.

How does an eligible member enrol?

Boards send data updates to OTIP (the Third-Party Administrator of the OSSTF Benefits Plan) every two weeks. Information about members who have accepted a new LTO assignment is included in this data. When OTIP processes this data, an enrolment invite is initiated and sent via email to the member. This email is sent to the member's board assigned email address. We encourage members to also indicate a personal email

address as their preference during the enrolment process which will allow any future communications to be sent to the member's personal email address.

All eligible members are automatically covered for the Basic Life and AD&D benefits based on two times annual earnings. Members have 31 days from the time that they receive this invite to enrol in the health and/or dental benefits. During the enrolment process members are advised of the monthly premium that they will be required to pay towards the benefits if they elect to participate. If elected, health and/or dental benefits are implemented retroactive to the first day of the eligible assignment. Eligible claims will be honoured and can be submitted after the benefits enrolment is completed and processed. Members who enrol in the health benefit will be provided with a benefits card indicating the OSSTF ELHT Plan # 200501, and the member's unique identification number. Temporary benefit cards can be printed by the member as needed by logging into My Benefits through OTIP.com.

What if I do not enrol in the health and/or dental benefits within the 31-day enrolment opportunity but wish to enrol at a later date?

If you experience a life change event during an eligible assignment, you may enrol in the health and dental benefits or make changes without evidence of medical insurability.

These life change events may include:

- increase in FTE
- birth/adoption of a child
- marriage/common law qualification
- loss of spousal benefits

You will need to complete your enrolment or make changes within 31 days of the life change event.

Note: Eligibility requirements are based on the member being actively at work or while on a qualifying statutory leave.

If a member does not elect to participate in the plan within 31 days of receiving their initial invite but wishes to join the plan at a later date during an eligible assignment without a life change event taking place, they will be considered a late applicant. This

means that dental benefits will be subject to a \$200 maximum in the first 12 months of coverage, and that Extended Health Care benefit would have to be applied for with proof of good health (evidence of insurability). The Extended Health Care coverage will not be in place until the evidence of insurability is approved, and the coverage could be denied.

Note: These “late applicant” rules also apply to eligible dependants if application is not made within 31 days of initial eligibility or an eligible life change event.

Does coverage continue over the summer for an LTO member whose assignment concludes at the end of the school year, but who begins a new assignment in September?

If an LTO assignment of 90 calendar days or longer ends at the end of the school year, benefits coverage will also end on the last day of the school year. If the new LTO assignment starts in September and is 90 calendar days or longer, benefits will be reinstated in September when the new LTO assignment commences.

If a member has a permanent contract and an LTO assignment at the same time, do they get full benefits coverage (eg .333 contract and .667 LTO)?

The FTEs and salary for the contract and LTO position will be added together for the period of time that the member is active at both. Member contributions towards the health and/or dental benefits will be based on the combined FTE. If the member wishes to continue their health and/or dental benefits after their LTO assignment ends, member contributions towards these benefits will increase to be based on the contract FTE only.

If a teacher with an LTO assignment of 90 calendar day or longer goes on a statutory leave (e.g. maternity leave, sick leave, WSIB), will they be eligible for benefits while on leave?

Yes, they will be eligible for participation in the OSSTF Benefits Plan up to the last day of their LTO assignment. Member contributions towards the benefits for members on statutory leaves are the same as active members.

For an LTO teacher who ends and begins another eligible assignment, what happens to the claim history from their first assignment?

OTIP will send an email to this member to invite them to re-enrol in the OSSTF Benefits Plan. The member can use the same plan and OTIP ID numbers on their benefits card from the first assignment. Their claims history will follow them into their next assignment. Therefore, any claims submitted in the previous assignment will affect benefit maximums available in the new assignment.

[If you have any questions, please contact Donna Morrison, Executive Director at OSSTF Benefits, at \[donna.morrison@osstfbenefits.ca\]\(mailto:donna.morrison@osstfbenefits.ca\).](#)