

### Benefits for OSSTF OTBU Members in Durham

Secondary LTOs and Daily OTs in Durham are not eligible for the Central OSSTF benefits plan. However, they are eligible for the “pay-in-lieu” agreement which was part of the contract extension.

These are the details of the pay-in-lieu plan:

For Secondary OTs in Durham and in three other boards where OTs had access to benefits in the prior collective agreement, a “pay-in-lieu” system has been created. These members will not have access to the new Central benefits plan but will have access to a reimbursement amount from the employer for benefits plans which they purchase elsewhere. OTIP has a plan in place for these members starting September 2017 if they so choose. However, these member are free to purchase their benefits from any source.

The new language contained within the extension agreement clarifies original language found in the 2014-17 Central Agreement and reads as follows:

*“Eligible daily occasional teachers in the four boards listed below shall be entitled to the lesser of a) the following table amounts and b) the actual benefit plan cost multiplied by the percentage of the existing employer co-pay in the 2012-2014 local collective agreements, to be used for the sole purpose of purchasing from among health, life and/or dental benefit plans:*

<i>Board</i>	<i>Maximum Funding Amount (2018-2019)</i>	<i>Employer Percentage Co-Pay</i>
<i>Durham DSB</i>	<i>\$2,654</i>	<i>50%</i>
<i>Hastings &amp; Prince Edward DSB</i>	<i>\$3,980</i>	<i>75%</i>
<i>Toronto DSB</i>	<i>\$2,654</i>	<i>50%</i>
<i>York Region DSB</i>	<i>\$ 530</i>	<i>10%</i>

*These amounts shall be prorated for the portion of the year that the daily occasional teacher enrolls in the plan. Eligibility criteria for these amounts are based on the existing eligibility criteria of the 2012-2014 local collective agreements which is based on the number of days worked in the previous school year, and varies by board. Payments will be provided to the eligible daily occasional teacher on a monthly basis.”*

### **Qualification and Eligibility Language**

Under the previous Secondary OTBU Collective Agreement, if a member worked at least ninety (90) full-time equivalent days in the Secondary panel in one school year, they would be eligible for benefits in the next school year at a 50% premium rate. If they worked at least ninety (90) full-time equivalent days in the Secondary panel in the following school year, they would remain eligible at the 50% rate. If they worked at least forty-five (45) full-time equivalent days in the Secondary panel in the following school year, they would remain eligible but would be responsible for 100% of the costs.

If you meet the eligibility threshold, you will be notified by the DDSB during the summer.

## What does this mean for Secondary OTs in Durham?

Each individual Occasional Teacher, who qualifies for employer-paid benefits based upon their previous year's work (see previous section), can spend as much or as little as they want on a benefits plan of their choice. The maximum amount reimbursed, however is capped according to the chart above.

**Example:** A District 13 Secondary Occasional Teacher qualifies for employer-paid benefits. This member chooses and enrolls in a comprehensive family benefits plan costing \$5,800/year. They can expect the following reimbursement from their employer paid out in monthly instalments:

Cost of Plan	x	50% employer-paid coverage	=	Employer funding available (reimbursed monthly)
\$5,800	x	50%	=	\$2,900; reduced to max of \$2,654

## Q & A

**Question:** Now that the funding will be in place to purchase benefits, where can I buy benefits?

**Answer:** OTIP has developed a benefits plan available for purchase by members which was in place for September 2017. Details of the plan can be requested at [OSSTFenrolment@otip.com](mailto:OSSTFenrolment@otip.com) with "OT Insurance" in the Subject line. Mention that you are an OSSTF OTBU member eligible for a payment-in-lieu reimbursement. There are also other benefit plans on the market available for purchase that are suitable for reimbursement, if you so choose.

**Question:** What happened to my previous board-provided Benefits?

**Answer:** Occasional Teachers remained with their previous board-provided benefits until August 31<sup>st</sup>, 2017. The Board will not be offering a plan for Secondary OTBU members after that time.

**Question:** Will the dollar amounts listed in the chart above increase during the term of the extension agreement?

**Answer:** Yes. As with other benefit funding, the maximum funding amount increased by 4% in 2017-18 and again by 4% in 2018-19.