



OSSTF Benefits Memorandum

To: OSSTF Teacher/LTO Bargaining Unit Leaders
From: Donna Morrison, Executive Director
Date: September 4, 2020
Re: OSSTF Benefit Eligibility for Adult Day Teachers

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

D2 – Algoma Adult Day Teachers
D4 – Near North Adult Day Teachers
D8 – Avon Maitland Adult Day Teachers
D12 – Toronto Adult Day Teachers
D13 – Durham Adult Day Teachers
D19 – Peel Adult Day Teachers
D21 – Hamilton Wentworth Adult Day Teachers
D23 – Grand Erie Adult Day Teachers

Outlined below are the eligibility rules for all new Adult Day Teacher members effective September 1, 2020.

Who is eligible?

Adult Day teachers are eligible for coverage under the OSSTF Benefits Plan 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 at the end of a member's Adult Day Teacher assignment (e.g. at the end of a designated term or semester, if the member does not have active duties for the following term or semester). If a member is eligible in the last term/semester of the school year, benefits eligibility continues over the summer.



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 assignment. Members are encouraged to keep their health and dental receipts if they expect their assignment may be extended.

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 eligible 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, 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 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.

If a teacher with an Adult Day Teacher 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 on the same basis as an active member until their employment status terminates. Member contributions towards the benefits for members on statutory leaves are the same as active members.

If you have any questions, please contact Donna Morrison, Executive Director at OSSTF Benefits, at donna.morrison@osstfbenefits.ca.