

# Long Term Occasional OSSTF Benefits

## 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 assignment that has a start and end date of 90 calendar days or longer OR after working 90 calendar days of an LTO with an undetermined end date.

## When does coverage terminate?

Coverage ceases on the last day of the LTO.

## 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.

**\*During the online enrolment process, any monthly premium costs that you will be required to pay will be displayed. Once you complete your enrolment into the plan, your initial premium payment WILL include retroactive premiums from the date your LTO began and the cumulative amount will be owed to OTIP. \***

For example, if you have a .67 assignment (undetermined end date) that began Sept. 1 and you reach your 90 days Dec. 2<sup>nd</sup>, you will owe your premiums for September, October, November and December once enrolled. The cost will vary depending on single/family health and dental or if you elect just one or the other, but a member who elects family health and dental will pay approx. \$170/month x 4 = \$680. Then moving forward \$170/month.

## **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](https://www.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.

**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 .33 contract and .67 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.

**Further information about OSSTF Benefits and frequently asked questions about the plan are available at [www.osstfbenefits.ca](http://www.osstfbenefits.ca).**

**If you have any questions after receiving your enrolment information, please contact OTIP Benefits Services at [1-866-783-6847](tel:1-866-783-6847).**

**If you do not receive an enrolment email within three weeks of your first day in an eligible position, please contact OTIP Benefits Services at [1-866-783-6847](tel:1-866-783-6847).**

If you have any questions, please contact District 11 Office at [district11@osstf11.com](mailto:district11@osstf11.com) or Donna Morrison, Executive Director at OSSTF Benefits, [donna.morrison@osstfbenefits.ca](mailto:donna.morrison@osstfbenefits.ca).