



Plan eligibility Q&A

General eligibility questions

Q: WHO IS ELIGIBLE FOR THE CAEAS-ECAB BENEFITS PLAN UNDER ONE-T?

A: ONE-T provides benefits to eligible permanent CAEAS-ECAB members (and other non-unionized education sector employees) who are:

- Actively at work;
- On approved leaves; or
- Contract employees, with contracts longer than a one-year duration.

If you were hired before June 1, 2018 and were not a member of a Board benefits plan at that time, you are not eligible for coverage under ONE-T.

Q: WHAT IS THE “BENEFIT YEAR”?

A: The benefit year will initially run from June 1, 2018 to August 31, 2018 and then annually from September 1 to August 31. Vision care operates on a rolling-year basis.

Q: I AM COVERED UNDER ANOTHER BENEFITS PLAN (E.G., A SPOUSE’S PLAN). IF I OPT OUT OF THE CAEAS-ECAB PLAN NOW, CAN I OPT BACK IN LATER?

A: According to the plan rules, you can opt out of the plan if you are covered under another benefits plan (e.g., a

spouse’s plan). However, you can only opt back in if you lose that coverage (e.g., your spouse loses his/her job). You will not need to provide medical documentation; however, you will need to provide written evidence of benefits coverage for the period that you were not part of the CAEAS-ECAB plan.

You have 31 days from the date your spouse lost coverage to enroll in the CAEAS-ECAB plan. If you miss the 31-day window, you will be considered a late applicant and will have to supply medical evidence to Great-West Life to determine your eligibility to participate in the plan.

Q: I’M GETTING MARRIED/HAVING A BABY. CAN I CHANGE MY BENEFITS?

A: If you experience an eligible “life event” – for example, your spouse loses his or her job, you get married, you have a child or your eligibility status changes – you can update your benefits choices.

You have 31 days to report a life event and make changes to your coverage. If you miss the 31-day window, you will be considered a late applicant and will have to supply medical evidence to Great-West Life to determine your eligibility to participate in the plan.

New hires

Q: I'M A NEW HIRE (STARTING WORK ON OR AFTER JUNE 1, 2018), AND I'M ELIGIBLE FOR BENEFITS. WHEN CAN I JOIN THE CAEAS-ECAB BENEFITS PLAN?

A: Assuming you are eligible, your coverage starts on your hire date. You have 31 calendar days from your hire date to enroll in the CAEAS-ECAB benefits plan.

You will receive an email from Cowan (our plan administrator) on how to enroll, as well as a welcome kit

with a printed version of the information in the welcome email, some additional details on your drug coverage and your benefits card.

Q: I WAS HIRED PARTWAY THROUGH THE YEAR. WILL MY BENEFITS BE PRORATED?

A: No, your benefits are not prorated – your coverage and any maximums are based on the full plan year, even if you only participate for part of the year.

Eligibility by employment status

Here is an overview of some common employment issues and how coverage works under the CAEAS-ECAB plan as of June 1, 2018:

| STATUS | AM I COVERED? | BENEFITS COVERAGE CONTINUES FOR... | COST SHARE |
|---|---------------|--|--------------------------|
| Secondment | Yes | Term of secondment | Board: 95% Member: 5% |
| Deferred leave | Yes | Up to 12 months | 100% member paid |
| Semester leave | Yes | Up to 12 months | 100% member paid |
| Leave without pay | Yes | Up to 12 months | 100% member paid |
| Layoff/termination (on recall list) | Yes | Up to 2 years, depending on the terms of your employment | 100% member paid |
| Layoff/termination (not on recall list) | No | n/a | n/a |
| On contract less than 1 year | No | n/a | n/a |

To find out more about benefits costs for deferred leaves, please contact Cowan at 1-888-330-4010 or one-t@cowangroup.ca.

Common leaves of absence

Q: I AM GOING ON MATERNITY/PARENTAL LEAVE. WHAT HAPPENS WITH MY COVERAGE?

A: Coverage will continue while on maternity/parental leave of up to 18 months. The usual cost-sharing arrangement (95% ONE-T; 5% member) will continue to apply.

Q: I AM CURRENTLY ON LONG-TERM DISABILITY (LTD) OR WSIB LEAVE. WILL MY BENEFITS CONTINUE, AND IF SO, WHO PAYS THE PREMIUMS?

A: ONE-T will continue to cover your benefits costs for a maximum of 24 months following the date of the approved disability claim.

If you have been on LTD or WSIB leave for more than one year at the transition date of June 1, 2018, ONE-T will continue coverage for a maximum of one year following the transition date. If you wish to continue your benefits

coverage beyond that period, coverage would be 100% member-paid.

Q: I AM ON A GRADUAL RETURN TO WORK PLAN. AM I COVERED?

A: Yes, you are eligible for benefits under ONE-T and will receive full benefits, even if you are only returning to work part time.

Q: I AM ON UNPAID SICK LEAVE/MEDICAL LEAVE. WHAT HAPPENS WITH MY BENEFITS?

A: If you have been on sick leave or medical leave for more than one year at the transition date of June 1, 2018, ONE-T will continue coverage for a maximum of one year following the transition date. If you wish to continue your benefits coverage beyond that period, coverage would be 100% member-paid.



Other approved leaves

Here is an overview of some other approved leaves and how coverage works under the CAEAS-ECAB plan:

| TYPE OF LEAVE | AM I COVERED? | COVERAGE AND COST SHARE |
|----------------------------------|---------------|--|
| Unpaid sick/medical leave | Yes | <ul style="list-style-type: none"> Up to 12 months: 95% paid by ONE-T; 5% paid by member 100% member-paid thereafter |
| Family caregiver leave | Yes | <ul style="list-style-type: none"> Up to 8 weeks in a 52-week period per member: 95% paid by ONE-T; 5% paid by member 100% member-paid thereafter |
| Family medical leave | Yes | <ul style="list-style-type: none"> Up to 28 weeks in a 52-week period per member: 95% paid by ONE-T; 5% paid by member |
| Critical illness leave | Yes | <ul style="list-style-type: none"> For children up to 37 weeks in a 52-week period: 95% paid by ONE-T; 5% paid by member For adults up to 17 weeks in a 52-week period: 95% paid by ONE-T; 5% paid by member |

If you are on an approved leave and are on waiver of premium with your current carrier, your Life insurance will remain with that carrier. Otherwise, you will have the opportunity to enroll for Life insurance coverage when you return to work.



Want to know what's happening with your CAEAS-ECAB benefits plan?

Visit www.one-t.ca regularly to stay in the know!

A FINAL WORD

This document has been prepared exclusively for non-unionized education workers in the province of Ontario who are members of the CAEAS-ECAB benefits plan. 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 ONE-T Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.