

Factsheet



Total Compensation Strategy Branch,
Employee Relations Division, HR Ontario
Ministry of Government Services

Insured Benefits for OPSEU-Represented Fixed Term Employees

Effective July 15, 2013, as an OPSEU-represented Fixed Term employee, you can elect to enrol in the OPSEU Supplementary Health & Hospital (SH&H), with or without vision care and hearing-aids (VCH) coverage, and Dental benefit plans. You pay 100% of the monthly premium costs. The coverage you select will remain in effect for the term of your fixed term contract and any subsequent contract(s) not interrupted by a break in employment greater than thirteen weeks.

The Benefit Plans:

Covered SH&H plan services include prescription drugs (with a pay-direct drug card), hospital accommodation and paramedical services. The optional vision care and hearing aids component of the health plan covers up to \$340 every 24 months for vision care services plus the cost of one eye exam every 24 months, and up to \$1200 every 4 years for hearing aids. The Dental plan covers specified basic treatment, denture, major restorative and orthodontic (for dependent children ages 6 to 18 only) services.

See Articles 39 and 40 of your collective agreement for more information about the plans, and the caps and maximums that apply. The SH&H and Dental sections of the "[Guide to Benefits for OPSEU-Represented Employees](#)" posted on the HRO Portal also provide details.

Cost:

Your total monthly premium costs will depend on the plan/s and level of coverage (Single, or Family) that you choose. Rates are subject to change annually, on April 1. Current rates, including Retail Sales Tax, are as follows:

Coverage	SH&H Plan	Vision/Hearing	Dental	Monthly cost: All plans
Single	\$89.33	\$7.75	\$39.61	\$136.69
Family	249.70	\$22.59	\$89.82	\$362.11

Enrolment Terms and Coverage Effective Date:

Fixed term employees hired on or before July 15, 2013, will have a one-time, 31 day open enrolment window, from July 15, 2013 to August 15, 2013, to apply. Coverage will be effective August 1, 2013, for eligible expenses incurred after this date, subject to collection of premiums. *(Note: Delay filing claims until September 2013, to allow the carrier/s time to process all enrolments.)*

Fixed term employees hired after July 15, 2013, may apply within 31 days of appointment. Coverage will be effective on the first day of the month following the date the carrier receives the application for eligible expenses incurred on or after this effective date.

IMPORTANT: Your enrolment and coverage selections will apply for the duration of your fixed term contract and subsequent fixed term contracts within the OPSEU bargaining units. Refer to the “*Post-enrolment Changes to Coverage*” and “*Rehire and Reinstatement of Coverage*” sections below for exceptions.

To enrol you must submit a completed Group Insurance (GI Form) Application Form directly to the insurance carriers that administer the OPSEU benefits plans, and provide the necessary monthly premium payment. Manulife Financial administers the SH&H, and VCH plans. Great-West Life administers the Dental plan.


The Group Insurance Application/Change Forms (GI Form) are available on the [Forms Repository](#). Two forms will be required if you wish to apply for both SH&H (with or without VCH) coverage with Manulife, and Dental coverage with Great-West Life.

Full enrolment and premium payment instructions are provided on the SH&H and Dental enrolment forms.

Note: Enrolment in the insured benefit plans will not affect your entitlement to receipt of a percent in lieu of benefits under Article 31A.7.1 of the OPSEU Collective Agreement.

Post-enrolment changes to coverage:

- Changes due to a life event: Following a life event such as marriage, or the birth or adoption of a child, you may update your coverage from single to family, or add dependent details. To do this, submit an updated GI Form to the insurer/s within 31 days of the event, with amended premium payments, if applicable.
- Changing coverage following appointment to a part-time contract: If your fixed term employment status changes from full-time to part-time, you may elect to reduce or terminate coverage with the two insurers within 31 days of appointment to the part-time position. To reduce coverage (for example, to have SH&H coverage without VCH coverage) submit an updated GI Form to Manulife. To end coverage notify Manulife and, or Great-West Life in writing.



If you do not enrol during the open enrolment window or following initial appointment, you may elect to enrol within 31 days of marriage, or the birth or adoption of a child. Submit the GI Form and payment details to the carrier/s.

Changes will be effective on the first of the month following receipt of the amended GI Form or written notice to terminate coverage, and will apply for the duration of your contract and subsequent contracts not interrupted by breaks in employment greater than 13 weeks.

Coverage termination:

Coverage will end on:

- the end of the month in which your employment ends; or
- the first day of the month for which you fail to make a premium payment. Collection procedures may apply where claims have been paid.

Rehire and reinstatement of coverage:

- Rehire within 13 weeks of a prior contract: Your prior level of coverage will be reinstated (no need to reapply) on the first of the month following your rehire date, subject to payment of premiums. Coverage will not apply during the break in employment period.
- Rehire later than 13 weeks following a prior contract: You must reapply, if desired, by submitting a new application form/s to the insurer/s within 31 days of your rehire date.

Appointment to the regular service:

If you are appointed to the regular service, the employer will enrol you for benefits coverage as a regular employee. The employer pays the full cost of SH&H, VCH and Dental premiums for regular full-time employees, and prorated premiums for regular part time employees. The regular employees' benefits package also includes employer-paid Long Term Income Protection (LTIP) benefits, and basic life insurance, and optional, employee-paid life insurance.

For more information:

Forms: The Fixed Term Group Insurance Application/Change Forms, and the group insurance claim forms are available online on the [Forms Repository](#) or at MyOPS Home Page > HROntario Services > Total Compensation (Benefits, Classification, Pay, Pension) > [Benefits](#), or through MyOPS Forms Repository.

For enrolment, premium payment and claims status confirmation and coverage issues, contact the insurance carriers directly at

- Manulife Financial: 1-800-268-6195
- GWL: 1-800-874-5899

For general information about coverage terms, see OPSEU Collective Agreement Articles 39 (Health) and 40 (Dental), the [OPSEU Guide to Benefits](#) or call the OSS Contact Centre at 416 326-9300 or 1 866 979-9300. Please note OSS will not have information on your enrolment, claim status or premium payments.