Fact Sheet

Fixed Term Benefits OPSEU-Correctional Bargaining Unit Represented Employees

Fixed term employees now have an additional opportunity to participate in the OPS's group insurance benefits program in accordance with the arbitration award dated December 4, 2023 between the Ontario Public Service Employees Union (OPSEU) Correctional Bargaining Unit and the Employer.

OPSEU-Correctional Bargaining Unit represented fixed term employees can choose to enrol in the OPSEU-Correctional Bargaining Unit Supplementary Health and Hospital plan (SHH) including mandatory Catastrophic Drug Coverage (CDC), with or without vision care and hearing (VCH), the Optional Upgrade Plan (OUP) and the dental plan. Employees who enrol are responsible for paying 100 per cent of the monthly premium costs.

If elected, employees will be covered under the respective insured benefits plan effective the first of the month immediately following their enrolment and following at least two (2) months of continuous service.

The coverage selected will remain in effect for the term of the fixed term contract and any subsequent contract(s) not interrupted by a break in employment greater than 13 weeks.

Note: Enrolment in the insured benefit plans will not affect an employee's entitlement to receipt of percent in lieu of benefits stated in the OPSEU-Correctional Bargaining Unit Collective Agreement.

The Benefits Plans:

Supplemental Health and Hospital (SHH): the plan provides coverage for services including paramedical services, hospital accommodation and prescription drug coverage. The optional VCH coverage is a component of the SHH plan and covers up to $400 every 24 months for vision care services. The hearing aid coverage provides up to $1200 every four years for hearing aids.

Catastrophic Drug Coverage (CDC): Employees enrolled in the SHH plan will also be enrolled in this mandatory employee-paid benefit that covers 100% of eligible drug claim

costs incurred over a $10,000 threshold, per insured person in a calendar year. Drug claims that fall below this threshold are reimbursed at 90% of eligible cost.

Optional Upgrade Plan (OUP): This optional employee-paid plan is available to employees enrolled in the SHH plan and is comprised of Emergency Out-of-Country Medical coverage and Emergency Travel Assistance coverage:

- **Emergency Out-of-Country Medical coverage:** Reimbursement of eligible medical expenses incurred while traveling outside of Canada due to a sudden, unexpected injury or illness. Coverage is limited to trips of 90 days or less and subject to a $1,000,000 lifetime payment maximum per person.

- **Emergency Travel Assistance -** This complements the Emergency Out-of-Country coverage by providing 24-hour access to medical referral assistance and support in the event of a medical emergency while travelling.

Dental Plan: the plan provides coverage for specified basic dental treatments and includes certain major restorative and orthodontic services (for dependent children ages six to 18 years only).

Manulife administers the SHH, including VCH, CDC and the OUP plans for OPSEU-Correctional Bargaining Unit members, and Canada Life administers the dental plan.

The Benefit Plans Costs:

The total monthly premium costs will depend on the plan(s) and level of coverage (Single, or Family) selected. Rates are subject to change annually. Current rates, including Retail Sales Tax, can be found on the TCSB webpage on InsideOPS.

Enrolment Terms and Coverage Effective Dates:

New - Open Enrolment February 2, 2024 to March 4, 2024

Fixed term employees employed on or before December 4, 2023 who are not currently enrolled in the SHH and/or dental plan will have a one-time open enrolment window, to enrol in the plan(s) and pay 100 per cent of the premium cost. The open enrolment window will be available from February 2, 2024 to March 4, 2024. If elected, coverage will be effective April 1, 2024 for eligible expenses incurred on or after this date, subject to collection of premiums.

The coverage selected during the open enrolment period will apply for the duration of the contract and any subsequent contracts, or extensions not broken by a period of employment that is 13 weeks or greater.

Important: Enrolment will continue to be administered directly with the respective insurance carrier. The insurance carrier(s) must receive applications by **March 4, 2024** to be eligible. Please await confirmation of coverage from the insurance carrier(s) before submitting eligible claims incurred on or after April1, 2024 to allow the carrier(s) time to process all enrolments.

New Hires

Newly employed fixed term employees will continue to have access to enrol in the SHH and dental plans and may apply within 60 days from the date employment commences.

Note: Employees will be covered under the insured benefits plan effective the first of the month immediately following their enrolment and following at least two (2) months of continuous service.

How to Enrol in the Fixed Term Benefit Plans

To enrol, eligible employees must submit a completed Group Insurance (GI Form) Application for OPSEU Correctional Bargaining Unit represented Fixed Term employees along with the authorized payment deduction form and provide the necessary monthly premium payment directly to the respective insurance carriers for processing.

The Group Insurance Application/Change Forms (GI Form) are available on the Forms Repository. Two separate forms will be required if you wish to apply for both SHH coverage administered by Manulife, and dental coverage administered by Canada Life. Full enrolment and premium payment instructions are provided on the SHH and dental enrolment forms.

Employees applying for Emergency Out-of-Country coverage under the OUP will also need to complete the separate OUP application form and submit it to Manulife with the SHH application form.

Completed SHH and OUP GI forms can be submitted to Manulife directly via email at ProvinceofOntario_Fixedterm@manulife.ca.

Completed dental coverage GI forms can be submitted to Canada Life directly via email at BAS@canadalife.com.

Post-Enrolment Changes to Fixed Term Coverage

Changes due to a life event: Following a life event such as marriage, or the birth or adoption of a child, employees may update coverage from single to family, or to add dependent details. To do this, submit an updated GI Form to the insurer(s) within 31 days of the life 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. For example, to change coverage to remove vision care/hearing coverage, submit an updated GI Form with the new level of coverage directly to Manulife. To terminate coverage, you must notify Manulife and, or Canada Life in writing.

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

Coverage Termination

You will be covered until the end of the month in which employment ends, or the first day of the month in 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).

Appointment to the Regular Service

If you are appointed to the regular service, you will be automatically enrolled for benefits coverage as a regular employee. The employer pays the full cost of SHH, VCH and dental premiums for regular full-time employees, and prorated premiums for regular part time employees. The regular employees' benefits package also includes mandatory employee-paid CDC, employer-paid Long-Term Income Protection (LTIP) benefits, and basic life insurance. Regular employees can elect to enrol in the OUP and optional, employee-paid supplementary and dependent life insurance.

Employees appointed to regular service who may have enrolled in the fixed term group insurance benefit plan(s) must contact the respective insurance carrier(s) directly to terminate their coverage and cease premium payments in the fixed term plan.

Resources

The Fixed Term Group Insurance Application/Change Forms, OUP enrolment forms and group insurance claim forms are available online via the Forms Repository or the Total Compensation Strategy Branch webpage via Benefits Policy Forms on InsideOPS.

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

Manulife
OPSEU (Correctional Bargaining Unit) – represented employees – life insurance, supplementary health and disability plans
Phone: 1-800-268-6195
Website: www.manulife.ca
Fixed term application forms may be submitted to:
ProvinceofOntario_Fixedterm@manulife.ca

Canada Life
OPSEU (Correctional Bargaining Unit) - represented employees - dental plan
Phone: 1-800-874-5899
Website: www.canadalife.com
Fixed term application forms may be submitted to: BAS@canadalife.com

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The OPS Service Centre offers centralized, multi-channel access to IT and business services through:

- Telephone:1-888-996-7772 (1-888-99-OPSSC) or 416-915-7772 and is accessible 24x7x365
- Email: opssc@ontario.ca
- Web: ONRequest, including LiveChat and our Enterprise Virtual Assistant, EVA
- Adaptive Technology Services (TTY): (Information Technology) **877-889-4873** or (Business Services) **866-310-7259**