



# Insights:

## End of Year Reminders

As we move into December, it's time to get ready for 2020. Here are a few key benefit reminders:

- Your benefit year runs by school year instead of by calendar year – meaning most maximums per benefit year will reset on September 1, 2020 (not on January 1).
- Effective January 1, 2020, CAEAS-ECAB members have some benefits improvements to look forward to, including higher maximums for certain benefits. If you've maxed out your coverage for those benefits by that date, then you will be able to claim the difference between the current maximum and the new maximum, starting Jan. 1. Exceptions include private duty nursing, orthotics and orthopedic shoes: these maximums will reset on January 1, 2020, meaning you can claim the full amount up to the new, higher maximum. Read more about the enhancements [here](#).
- In February 2020, you'll get a T4A slip from Cowan (the plan administrator) to report the Life and Accidental Death & Dismemberment (AD&D) premium costs paid by ONE-T during 2019. You'll need to include that information from your T4A when filing your tax return, to avoid interest or potential penalties from the Canada Revenue Agency.
- If you're travelling over the holidays, make sure to bring your benefits card with you! Read more about this important benefit and how it works below.

**The ONE-T Trustees  
wish you and your family  
a happy and healthy  
holiday season!**

## What you need to know about out-of-country emergency medical

The holidays are the perfect time to get away for a little rest and relaxation. But if you're travelling and the unexpected happens, your out-of-country emergency medical coverage provides a useful and valuable benefit to support you or your covered dependents.

Having that coverage will be even more important with the coming changes to OHIP (our provincial medical insurance program). As of January 1, 2020, Ontario residents will no longer be eligible for up to \$400

per day for out-of-country hospital care through OHIP.

Here's an overview of your coverage under ONE-T:

- Covers 100% of emergency medical services outside of Canada, as well as within Canada, if the incident occurs more than 500 kilometres from your residence;
- Up to 60 days per trip, with an unlimited number of trips per year;
- \$1 million claims maximum per trip;

Includes services such as:

- 24-hour phone access;
- Coordination and support to find the services and care you need;
- Transportation home or to another medical facility, if required.

Keep in mind, this benefit does *not* include coverage for trip cancellation, trip interruption, or loss or damage of baggage. You can get these types of coverage from other sources (e.g., travel agencies or certain credit cards).

If you need medical assistance while you're away, just call the phone number listed on the back of your benefits card (which varies depending on the country you're travelling in). They'll confirm your coverage and coordinate services for you. Please note, you may need to pay upfront and then submit your claims to Great-West Life (known as Canada Life as of January 1, 2020) for reimbursement when you get home.

For more information on the available services or how to submit claims, read the brochure posted on [www.one-t.ca/resources](http://www.one-t.ca/resources).

## Who does what?

Providing benefits on a large scale takes a lot of support – and, as a plan member, it can be hard to know where to go when you have questions or need information. Here's a recap of the parties involved, and their main roles and responsibilities:

Who	What	Key responsibilities
<b>ONE-T Board of Trustees</b>	Governance	<ul style="list-style-type: none"> <li>Oversee Trust operations (e.g., select and oversee providers, monitor investment returns, manage plan design)</li> </ul>
<b>ONE-T General Manager</b>	Day-to-day support for Trust operations	<ul style="list-style-type: none"> <li>Coordinate day-to-day Trust activities</li> <li>Respond to member inquiries on Trust-related questions</li> </ul>
<b>Cowan</b>	Plan administration	<ul style="list-style-type: none"> <li>Maintain member information to support plan administration</li> <li>Calculate monthly premiums and sales tax for covered members</li> <li>Collect funding amounts from employers</li> <li>Track and report taxable premiums; issue T4A slips</li> <li>Respond to member questions on eligibility, enrollment</li> </ul>
<b>Canada Life (currently Great-West Life)</b>	Insurer for Life, Health and Dental	<ul style="list-style-type: none"> <li>Review and pay Life, Health and Dental claims</li> <li>Respond to members' general benefit questions and claim-related inquiries</li> </ul>
<b>Chubb</b>	Insurer for Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> <li>Review and pay AD&amp;D claims</li> </ul>
<b>Ontario Government</b>	Plan funding	<ul style="list-style-type: none"> <li>Provide a set amount of funding toward your benefits coverage via the school boards</li> </ul>
<b>School Board</b>	Employer	<ul style="list-style-type: none"> <li>Provide employee info to support benefits administration</li> <li>Remit monthly employer and employee contributions to ONE-T from the government funding available</li> </ul>
<b>Plan Member</b>	Employee	<ul style="list-style-type: none"> <li>Select coverage levels (e.g., single/family, optional benefits, etc.)</li> <li>Appoint beneficiary(ies)</li> <li>Provide required information on covered dependents</li> <li>Provide banking information for benefits administration</li> </ul>



## Our members asked...

**Q:** Is the Healthcare Spending Account (HCSA) amount per covered person?

**A:** The HCSA amount is a total amount, not per covered person. You can submit claims up to that total for you and your dependents – whether or not they’re covered under your benefits plan – as long as you’re claiming them as a dependent on your income tax return. The HCSA is flexible, tax-effective and covers a wide range of expenses. You can use the funds in your HCSA toward any eligible health or dental expense under *Canada’s Income Tax Act* (please note: a gym membership is not an eligible HCSA expense). Read the full list [here](#).

## Reminder: Great-West Life becomes Canada Life as of January 1, 2020

As noted in previous newsletters, Great-West Life – the insurer for your Life, Health and Dental benefits under ONE-T – is changing its name to **Canada Life** as of January 1, 2020.

From a plan member standpoint, it’s business as usual. You’ll continue to submit claims as you do now, and any Great-West Life tools or resources that you’re currently using (including your benefits card, GroupNet login and call centre contact info) will stay the same. However, you’ll see the new branding on the insurer’s website, app, forms and other communications starting in 2020.

## Have a question on a claim or your benefits in general?

Start by checking out the ONE-T website at [www.one-t.ca](http://www.one-t.ca). If you can’t find what you’re looking for, log on to [GroupNet for Plan Members](#) or call 1-866-800-8086 to speak to a customer service representative.



## 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.