



## Benefits improvements coming soon to your CAEAS-ECAB plan

As we move past the transition year, we're pleased to announce that there will be some **improvements to the CAEAS-ECAB benefits plan for active members as of January 1, 2020**. The following Q&A provides more information on the enhancements and what they mean for you.

**Q: What are the improvements?**

**A:** The table below provides an overview of the benefits changes you'll see in January. All other plan provisions will remain the same. Please be aware that you can't resubmit any claims for previously incurred expenses – these changes apply only to expenses incurred on or after January 1, 2020.

Benefit	Before January 1, 2020	As of January 1, 2020
<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• 8% drug markup limit (the markup is what your pharmacy charges above the base cost of the drug)</li> <li>• \$6 maximum dispensing fee (the dispensing fee is what your pharmacy charges to fill your prescription)</li> </ul>	<ul style="list-style-type: none"> <li>• <b>15% drug markup limit</b></li> <li>• <b>\$8 maximum dispensing fee</b></li> </ul>
<b>Psychologist &amp; Social Worker</b>	<ul style="list-style-type: none"> <li>• \$750 maximum per benefit year (combined)</li> <li>• Does not include psychotherapists</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$1,000 maximum per benefit year (combined)</b></li> <li>• <b>Psychotherapists now eligible</b></li> </ul>
<b>Private Duty Nursing</b>	<ul style="list-style-type: none"> <li>• \$25,000 per 36 months</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$25,000 per benefit year</b></li> </ul>
<b>Orthotics &amp; Orthopedic shoes</b>	<ul style="list-style-type: none"> <li>• \$700 maximum per rolling 24 months (combined)</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$450 per benefit year for orthotics</b></li> <li>• <b>\$450 per benefit year for orthopedic shoes</b></li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>• \$1,000 per 60 months</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$2,000 per 60 months</b></li> </ul>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• Glasses &amp; contacts: \$450 per 24 months</li> <li>• Eye exam: \$120 per 24 months</li> <li>• Laser eye surgery not covered</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Glasses &amp; contacts: \$500 per 24 months</b></li> <li>• <b>Eye exam: \$120 per 24 months</b></li> <li>• <b>Laser eye surgery: \$1,500 lifetime maximum</b></li> </ul>
<b>Healthcare Spending Account (HCSA)</b>	<ul style="list-style-type: none"> <li>• Not applicable</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$750 HCSA amount for the 2019/20 benefit year</b></li> </ul>



### Q: Why are benefits being improved now?

**A:** With any new plan implementation – particularly in the absence of substantive credible claims data – it’s difficult to anticipate how the plan will perform. Launching the base plan in the transition year allowed us to get a better sense of the claims experience; post-transition, we were pleased to find we could introduce some extra flexibility into the plan.

Performance in 2018 was better than expected: claims levels were lower than anticipated, and recent modelling shows it has more than adequate reserves for the near term. As a result, the Trustees will be improving certain benefits as of January 1, 2020, addressing some of the common concerns identified by CAEAS-ECAB members.

Keep in mind, the plan will be reviewed on a regular basis, and benefits levels may be adjusted up or down in the future to ensure the plan remains sustainable. This is your plan: use it for the benefits you need, but make sure to use it responsibly.

### Q: What is a healthcare spending account (HCSA), and how does it work?

**A:** A healthcare spending account (HCSA) is essentially extra money you can use to supplement your benefits coverage. It gives you some flexibility in how you manage your healthcare claims and costs – and there’s no cost to you, as a CAEAS-ECAB member.

In January 2020, \$750 will be allocated to your HCSA for the current benefit year, which ends on August 31, 2020. Even though this change is made during the year, you’ll still receive the full annual HCSA amount: it will NOT be prorated. Future HCSA amounts will be assessed and determined on an annual basis, based on the CAEAS-ECAB plan performance.

### A FINAL WORD

This bulletin has been prepared exclusively for non-unionized education workers in the province of Ontario who are members of the CAEAS-ECAB benefits plan for active members. 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.

If you are also covered under another benefits plan (e.g., a spouse’s plan), you can coordinate benefits across both plans and your HCSA to maximize your coverage.

**For example:** Let’s say Jennifer is getting laser eye surgery in May 2020, which has a total cost of \$4,000. She has never made a claim for laser eye surgery before.

Under the new provisions as of January 1, 2020, the CAEAS-ECAB plan covers laser eye surgery up to a \$1,500 lifetime maximum. Jennifer is also covered under her spouse’s plan, which covers laser eye surgery up to a \$2,000 lifetime maximum.

Assuming she hasn’t used any of her \$750 HCSA amount for the 2019/20 benefit year, Jennifer can:

1. Submit the claim to the CAEAS-ECAB plan first and get \$1,500 reimbursed;
2. Submit the claim to her spouse’s plan and get an additional \$2,000 reimbursed (running total: \$3,500); and
3. Submit the remaining amount to her HCSA to get full reimbursement for her laser eye surgery.

### Q: I still have questions. Where can I get more information?

**A:** Visit the ONE-T website ([www.one-t.ca](http://www.one-t.ca)) for general information on ONE-T or your benefits.

For questions on these improvements, or for enrollment and eligibility issues, please contact Cowan at 1-888-330-4010 or [one-t@cowangroup.ca](mailto:one-t@cowangroup.ca), or visit Cowan’s **Member Access site**.

For Health and Dental coverage and claims-related questions, please contact Great-West Life at 1-866-800-8086 or visit **GroupNet for Plan Members**.