

# Annual Report

## A message from the Trustees

On behalf of the Board of Trustees, welcome to your first ONE-T Annual Report. This report provides an update on the financial status of the P/VP benefits plans under ONE-T as of December 31, 2018, as well as major developments over the course of the last year.

As you know, 2018 was a year of major change, as we transitioned from 72 different benefits plans at the Board level to a single Trust for providing health benefits to non-union employees. The Ontario Non-Union Education Trust (ONE-T) was created to provide life, critical illness (for CAEAS-ECAB members), accident, health and dental coverage to approximately 16,000 members – including actives, members on leave and retirees – from two main groups:

1. **Principals/Vice-Principals**, including members of ADFO, CPCO and OPC; and
2. **Management and non-union staff**, organized under the legal entity of CAEAS-ECAB.

While both groups are covered under ONE-T, their benefits plans remain independent and financially separate.


The Trust Agreement was signed on March 8, 2018, formalizing ONE-T and allowing the Trustees to start work. The two P/VP benefits plans – for active members and for retirees, respectively – launched in April 2018.

Activities in 2018 and into 2019 revolved around developing the framework to support the Trust, including formalizing its governance policies and practices. The Board created several committees to manage specific tasks (see page 3 for details) and also engaged a General Manager to handle the Trust's day-to-day operations.

While the P/VP benefits plan for active members is currently financially healthy, it experienced more claims than expected over the past year. Modelling shows that if the current claiming patterns continue, the plan may experience some challenges in the near future, meaning changes to the plan design may be needed to ensure its sustainability. For that reason, we will be asking for your input on potential areas of change this Fall (see page 2 for details).

Our goal is simple: to offer a comprehensive benefits package that supports your health and well-being, within the available funding, and we're committed to that goal for the long term.

Sincerely,



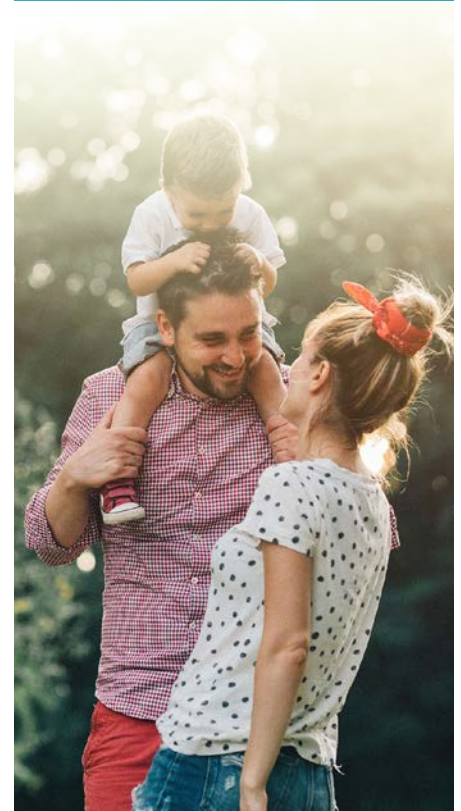
**Sue Wurtele**  
Chair, ONE-T Board of Trustees

## Why you should read this report

Understanding your plan and your role as a member helps you get the most from your benefits! Your Annual Report is a great resource to help you:

- Stay informed on how your plan is doing;
- Learn more about your benefits; and
- Find out about important developments with ONE-T.

For more information on your benefits, visit the ONE-T website: [www.one-t.ca](http://www.one-t.ca)





## Year in review

2018 was an eventful year, as the signing of the Trust Agreement brought ONE-T to life. The transition to ONE-T occurred in two phases, with the P/VP plans launching on April 1, 2018 and CAEAS-ECAB plans on June 1, 2018.

The move to ONE-T also meant a significant change in how our benefits are funded. In the new model, the government provides a set amount of funding per full-time equivalent (FTE) employee, which is used to provide your benefits.

Through a thorough due diligence and request for proposal process, ONE-T selected these providers:

- Cowan – plan administrator;
- Great-West Life – insurer for life insurance, critical illness, health and dental;
- Eckler – actuary and benefits consultant; and
- Chubb – insurer for accidental death and dismemberment (AD&D).

Knowing how important it was to keep you engaged and informed, the Trustees invested significant efforts into member communications – including launching the ONE-T website ([www.one-t.ca](http://www.one-t.ca)), and providing webinars in both French and English to introduce the Trust and the benefits plans to each member group.

Additionally, a member claims appeal review process and policy has been established, which you can find at [www.one-t.ca](http://www.one-t.ca).

Overall, ONE-T provides benefits to approximately **8,300 P/VP members**. The Trustees are responsible for overseeing the providers and hold them to high service standards, which are monitored and tracked quarterly.

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## Plan performance & financial highlights

The P/VP benefits plan for active members experienced a higher level of claims than anticipated during its inaugural year. If that trend continues, and in the absence of additional funding, the plan may face some sustainability challenges going forward.

According to the terms of the Trust Agreement, ONE-T must maintain a reserve. If the required reserve can't be maintained – as is projected for the P/VP benefits plan for active members – then the Trustees are required to make changes that will help ensure the plan remains sustainable.

That's why, this Fall, you will be invited to complete a **P/VP member survey** to gauge your benefits needs. We strongly encourage you to participate and share your views. Details will be coming soon.

### Looking for more information?

We want to make sure you have all the info you need to understand your benefits under ONE-T.

Start by visiting the ONE-T website at [www.one-t.ca](http://www.one-t.ca), where you'll find our ongoing member updates, FAQs, plan guide and other useful resources.

- For claims-related questions, please contact Great-West Life: 1-866-800-8086 or visit [GroupNet for Plan Members](#)
- For enrollment and eligibility questions, please contact Cowan: 1-888-330-4010 or [one-t@cowangroup.ca](mailto:one-t@cowangroup.ca)
- For questions on ONE-T operations, please contact Corina Feiger, General Manager, [info@one-t.ca](mailto:info@one-t.ca)

## Plan governance

ONE-T is managed by a Board of Trustees with representatives from both the government and our collective membership:

- 4 appointed by the Employer and the Crown; and
- 5 appointed by the P/VPs and CAEAS-ECAB (two by CAEAS-ECAB, two by the P/VPs and a jointly selected Chair).

The Trustees are responsible for effectively managing ONE-T, including making a broad range of administrative and investment decisions, and have a fiduciary obligation to manage the Trust in the best interest of all members. To support the Board in its role of oversight of the Trust, three committees were established:

1. Benefits and Communication Committee (which also serves as the Appeals Committee);
2. Governance Committee; and
3. Audit, Finance and Investment Committee.

The Trustees also engage various experts – including an auditor, lawyer, benefits consultant, insurer(s), investment manager, actuary and third-party administrator – to ensure the plan is properly managed.

## Your ONE-T Trustees

- Dr. Sue Wurtele (Trustee Chair)
- Faye Drennan
- Zev Frishman
- Kelly Kempel
- John Lewis
- Michel Paulin
- Robin Pilkey
- James (Jim) Sinclair
- Lee Watchorn

Please visit the ONE-T website at [www.one-t.ca](http://www.one-t.ca) for their bios.

## Provider statistics (P/VPs and CAEAS-ECAB)

### Cowan statistics for ONE-T

(From Trust launch to March 31, 2019)



**30,807**

Calls to Cowan Call Centre



**10,447**

Member emails received



**11,000**

Beneficiary designations received and processed

### Great-West Life statistics for ONE-T

(From Trust launch to March 31, 2019)



**50,000+**

Calls to Great-West Life Call Centre



**5,000+**

Member emails received



**Over 80%**

Calls answered within 90 seconds



**403,200**

Claims made by P/VP members

## A FINAL WORD

This document has been prepared exclusively for non-unionized education workers in the province of Ontario who are members of the P/VP 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. 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.