

Insights: *Understanding ONE-T*



This update discusses how ONE-T works, your role as a ONE-T member and some upcoming changes at Great-West Life (our insurer) that you'll need to know about.

How ONE-T works

As of the April 1, 2018 transition date, your benefits are provided through ONE-T, an employee life and health trust (ELHT) instead of through your local school board. Quite simply, an ELHT is an independent Trust that holds funds set aside to provide life, health and dental benefits for eligible ONE-T members.

Funding – The Ontario government provides funds to your school board, based on the number of full-time equivalent employees, and then your board provides these funds to ONE-T to provide your benefits. These funds can only be used to provide the designated benefits to members and to cover any reasonable costs to manage and administer the Trust.

Governance – To manage ONE-T on an ongoing basis, a Board of Trustees was established, with representatives from the government, the Trustee Associations, P/VP and from CAEAS-ECAB. The Trustees have a fiduciary duty to manage ONE-T in the best interests of its members, including making a wide range of administrative and investment decisions on the Trust's behalf.

Many day-to-day activities – such as handling member inquiries, and liaising between ONE-T and the school boards – are handled by the ONE-T General Manager.

You can find more information on how ONE-T operates on the [ONE-T website](#).

Your Trust, your role

Your health insurance works a lot like other insurance, such as home or auto insurance. The more claims you make, the more your premiums (what you pay for the coverage) will increase. Each year, the P/VP plan's experience (total claims costs) will have to be assessed, and benefits could be adjusted up or down accordingly for the next year.

That's why it's important that you use the plan for the benefits you need, while also making sure you use it responsibly. Here are some helpful tips:

Coordinate benefits – If you and your spouse are both covered by an employer's benefits plan, you can coordinate benefits and maximize your coverage by submitting the claim first to your plan, and then to your spouse's plan – even if you're both covered under ONE-T. In some cases, there may be services available through OHIP or other public programs that can also help meet your healthcare needs.

Work with your pharmacy – A pharmacy is a business like any other, but most people don't realize it's possible to make individual arrangements with the pharmacy manager. For example, you can ask if the pharmacy would be willing to waive some or all cost differences between what they charge and what your plan covers, or shop around for a pharmacy that charges less.



In many cases, you can get maintenance drugs (medications you take regularly for chronic conditions) in a 90- or 120-day supply rather than filling your prescription every month. Not only will this help ensure you don't exceed the dispensing fee frequency limit, but it's also more convenient, with fewer trips to the pharmacy for you!

Being a ONE-T member means you have access to a comprehensive benefits plan to meet your healthcare needs, and we all play a role in ensuring it remains sustainable – today and in the future.

Great-West Life is becoming Canada Life

As you may have heard, Great-West Life – the insurer for your Life, Health and Dental benefits under ONE-T – is changing its brand to Canada Life. The new brand will launch in early 2020.

It's important to understand that **nothing is changing with your benefits or the way you access them**. Your benefits under ONE-T will still be with Great-West Life; just under a new name. You'll continue to submit claims the way you do now, use the current drug card and any Great-West Life tools or resources that you're currently using (including your GroupNet login and call centre contact info) will stay the same.

All that's changing is that you'll see a new logo, and a new look and feel, on the insurer's website, app, forms and other materials, starting in 2020.

Find out more at greatwestlife.com/welcome or, for claims-related questions, call 1-866-800-8086 or visit [GroupNet for Plan Members](#).



Looking for more information?

- **For claims-related questions**, please contact Great-West Life at 1-866-800-8086 or visit [GroupNet for Plan Members](#).
- **For enrollment and eligibility questions**, please contact Cowan at 1-888-330-4010 or one-t@cowangroup.ca.
- And be sure to visit the ONE-T website: www.one-t.ca!



A FINAL WORD

This bulletin has been prepared exclusively for non-unionized education workers in the province of Ontario. 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.