



The ETFO Employee Life and Health Trust (ELHT) Benefits Plan

As a school board elementary employee, you may be eligible to enrol in the ETFO Employee Life and Health Trust (ELHT) Benefits Plan. This benefits plan includes:

- Basic Life & AD&D for yourself, as well as Optional Life & AD&D for yourself and your spouse as well as an Optional Child Life benefit.
- Health (out-of-country travel included) for yourself and your eligible family members.
- Dental for yourself and eligible family members.

The benefits plan is sponsored and managed by the ETFO Employee Life and Health Trust (ELHT), which consists of representatives appointed by your union, the school boards, and the provincial government. The ETFO ELHT's sole purpose is to provide life, health and dental benefits to eligible plan members and their dependants.

Your benefits plan is administered by OTIP (Ontario Teachers Insurance Plan). OTIP is a not-for-profit organization dedicated to Ontario education workers; created and governed by Ontario's four education affiliates. OTIP Benefits Services Representatives are available to assist you with benefits enrolment and administration. You can also access and make changes to your benefits and submit claims through OTIP's secure member website.

What you can expect to receive over the next few weeks if you are eligible for benefits:

1. An **enrolment email** from OTIP will be sent to your board email address, inviting you to enrol in your new benefits plan if you are eligible. Simply follow the steps outlined in the email to complete your enrolment for yourself and/or your eligible dependants. As part of the secure online enrolment process, any monthly premium costs that you will be required to pay will be displayed online. ***Any applicable monthly premiums will be retroactive to the first day of your eligible assignment and benefits coverage will also be retroactive to the first day of your eligible assignment.***

Important - *If you do not complete the enrolment process by the deadline outlined in the enrolment email, you will be set up with the default coverage determined by the rules laid out in your benefits plan. Please be aware that the default coverage may be minimal, or in some cases, result in no coverage. It is important that you complete the enrolment process as soon as possible after receiving the enrolment email but no later than 31 days to avoid being denied coverage under the plan.*

2. After you have completed your enrolment, your **benefits card** will be mailed to you. If you would like to print a copy of your benefits card prior to this, please follow the instructions in the enrolment email.
3. Once you enrol, you will be able to access your **benefits booklet** in the **My Library** section of OTIP's secure member website after you have completed your enrolment. ***Prior to receiving your enrolment email, you can view a benefits summary on the ETFO ELHT website at www.etfo-elhtbenefits.ca.***

Questions?

You can find answers to the most commonly asked questions about the benefits plan at www.otip.com/loginhelp.

If you have any questions after receiving your enrolment information, please contact OTIP Benefits Services at 1-866-783-6847.

If you do not receive an enrolment email within three weeks of your first day in an eligible position, please contact OTIP Benefits Services at 1-866-783-6847.