



P.E.T.L. HEALTH MATTERS



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Summer 2006

For Your Information

Overage Dependent Coverage:

A letter was recently sent out to all members whose overage dependent(s) were enrolled in post secondary institutions during the 2005/06 school year, as well as to members with children turning 19 during the 2006/07 school year. In order for overage dependents to continue coverage once they turn 19, members are reminded that they must complete the overage dependent form and send it to D&R Insurance by September 30th **each year** that their child/children are attending an accredited secondary or post-secondary institution. Members with overage dependents attending post secondary institutions for the first time in 2006/07 should contact D&R Insurance to obtain a form, or visit D&R Insurance's website for a copy of the form.

Claims Deadline for 2005/06 Benefit Year

August 31st is the last day to incur claims to be covered in the 2005/06 benefit year (September 1, 2005 to August 31, 2006). All claims forms and receipts are due at Great-West Life **no later than November 30, 2006**.

Changes to LTD and Payroll Deductions of Premiums

Effective October 1, 2006, the LTD premium rate for **all** PETL members will decrease slightly.

Effective September 1, 2006, premium deductions for PETL benefits for **part-time members and members on non-statutory leaves** are as follows:

	Single	Family
Extended Health Care	\$97.33	\$294.10
Dental Care	\$66.40	\$175.06

Please note: These costs will be pro-rated for members that are working less than full-time. (e.g. A member working in a .5 position would pay \$48.66 monthly for single extended health care coverage and \$33.20 for single dental coverage.)

Member Services Manager:

The Local is please to announce the hiring of Anne Lorimer for the new position of Member Services Manager, effective August 28, 2006. Anne will be responsible for maternity/parental leaves, LTD, and retirements.

Important Reminders

Predeterminations:

It is recommended that before making any large claims to the plan that members seek a predetermination to confirm the portion, if any, for which they will be responsible.

Out of Country Coverage

Members are reminded that benefits are active for travel within Canada. However, the **PETL benefits plan does not cover any expenses incurred outside of Canada**. If you are planning to travel to the USA or abroad this summer, be sure to arrange for travel health insurance.



Adding Dependents:

Members are reminded that they have 31 days after the birth or adoption of a child or after a marriage/common-law qualification to inform D&R Insurance of this change for benefit purposes. After 31 days, proof of the insurability of the child or partner would have to be provided to D&R.

Members On Leave or Returning from Leaves

It is important that members going on leave or returning to school from a leave contact D&R Insurance to ensure uninterrupted benefit coverage. Members reducing or increasing their teaching position should also contact D&R. Members on leave can also stay informed by reading the Local's publications (Local Link, Peel Passages, Health Matters) – all are available on-line at www.etfopeel.com.

For information about the PETL Benefits Plan, contact D&R Insurance:

Manuel Ruiz at 905-819-9699 Email: petl@drinsurance.ca (Fax: 905-819-9956)

For information about a specific claim or pre-determinations for services, contact GWL:

Great-West Call Centre at 1-800-263-5742

For LTD-related questions, contact OTIP:

Eric Wilson at 1-866-486-6847

Questions about Health Matters can be directed to Suzanne Gill at treasurer@etfopeel.com



Responsible usage of benefits ensures sustainability of our plan.



MEMBERS WANTED TO KNOW...



Results of the PETL Member Benefits Survey

1.0 Overview

The mandate of the Local is to keep the PETL Member Benefits Plan solvent and to offset the cost of the medical, dental and vision care expenses of members and to provide them and their families with financial protection in the event of disability or death. With the assistance of our administrators D&R Insurance Inc., and our carrier Great-West Life, the benefit plan has been vigilantly managed to ensure adherence to the policy we inherited from the Board and SunLife Insurance. Ultimately our benefit plan relies upon a finite dollar contribution by the Board and wise conscientious usage by members to remain solvent. Going forward we must always balance members' needs, wants, our claims history, and the sustainability of the plans.

At the time of the take over of the plan, the PETL Local promised members that the existing SunLife Plan would be maintained under Great-West Life for the first two years. In the third year, the Local would conduct a review of the plan to ensure sustainability. To that end, a complete review of benefits has been conducted by the Benefits Task Force Committee, an ad hoc committee which consisted of the three released executive, the Secretary-Treasurer, and two PETL members.

2.0 Findings of the Benefits Task Force Committee:

Of the 5,922 PETL members eligible to complete a survey, 1,321 (22.3%) responded. Surveys were received from 144 of the 199 possible locations. Respondents to the survey did not stray too far from core coverages, and their importance to the program composition emerged as a very important message in the survey. Overwhelmingly, prescription drugs, basic dental care, and vision care rated in the top three in terms of importance.

3.0 Recommendations:

The following recommendations of the Benefits Task Force Committee have been approved by the PETL executive and are based on the findings of the survey, an analysis by our actuaries of the plan's claims history, trends in the industry, inflationary effects, and impact of plan modifications:

1. Vision care (glasses and contact lenses) coverage will be increased from \$200 per 24 consecutive month period to \$250 per 24 consecutive month period, **effective September 1, 2006.**
2. Laser eye surgery will be covered as part of the \$250 vision care allowance, **effective September 1, 2006.**

Clarification for recommendations 1 and 2: If a member has already purchased glasses or contact lenses and reached his/her \$200 combined maximum for his/her current 24 consecutive month period, he/she would be able to make an additional claim of \$50 toward the purchase of eye glasses, contact lenses, or laser surgery made between September 1, 2006 and the end of their current 24 consecutive month period. At the beginning of the next 24 consecutive month period, a member will have the full \$250 combined maximum to apply against the purchase of glasses, contact lenses or laser eye surgery.

3. Eye exam coverage will be increased from \$25 every two (2) benefit year period to \$50 every two (2) benefit year period, **effective September 1, 2006.**

Clarification for recommendation 3: If a member has already used the \$25 allocation toward an eye exam during his/her current two (2) benefit year period, he/she would be able to use an additional \$25 toward the cost of another eye exam if it occurred on or after September 1, 2006 and before the end of his/her current two (2) benefit year period. At the beginning of his/her next two (2) benefit year period, a member will have the full \$50 to apply the cost of an eye exam.

4. Beginning in 2007-2008 academic year, **teachers newly hired to begin full-time work on or after September 1, 2007** will have 2x salary in basic life coverage, with the option for up to an additional 3x salary in optional life coverage. **Part-time teachers hired to begin teaching as of September 1, 2007** will have the choice of 1x or 2x salary in basic life coverage, with the option for up to an additional 3x salary in optional life coverage if they have chosen the 2x basic life coverage.
5. The PETL Collective Bargaining Committee **will consider the following benefits issues** when developing their preliminary submission **for the 2008 round of negotiations:**
 - Increase of dental scaling units to 8 units;
 - Increase of eye exam coverage from \$50 every two (2) benefit year period to \$75 every two (2) benefit year period;
 - Removal of the requirement of a physician written referral for chiropractic services; and
 - Inclusion of Coordination of Benefits within the PETL Benefits Plan.