



MEMBERS WANTED TO KNOW...

Improvements to the PETL Benefits Plan



In 2005-06, a complete review of the PETL benefits plan was conducted by the Benefits Committee. Overwhelmingly, prescription drugs, basic dental care, and vision care rated in the top three in terms of importance. Based on the findings of the survey, an analysis by our actuaries of the plan's claims history, trends in the industry, inflationary effects, impact of plan modifications, and the recommendation of the Benefits Task Force, a number of improvements were made to the plan, effective September 1, 2006.

At that time, it was also recommended that the PETL Collective Bargaining Committee consider a number of additional benefits issues and improvements when developing their preliminary submission during the 2008 round of negotiations.

As you know, the newly ratified Collective Agreement includes improved financial contributions by the Board to the PETL Benefits Plan over the four years of the Collective Agreement. As was reported in the last issue of Health Matters (May 2009), based on this level of funding, as well as actuarial analysis of the plan's claims history, trends in the industry, inflationary effects, and impact of plan modifications, the PETL Benefits Trust has recommended, and the Local Executive has endorsed, **that the following four (4) improvements be implemented beginning in the 2009-2010 benefits year, effective September 1, 2009 (i.e. only those claims listed below which are incurred from September 1, 2009 onward):**

1. Increase of dental scaling units from 6 to 8 units;
2. Increase of eye exams from \$50 every two benefit years to \$75 every two benefit years;
3. Removal of the requirement of a physician written referral for chiropractic services;
4. Inclusion of Coordination of Benefits within the PETL Benefits Plan, thereby allowing two married or common-law PETL members to be covered under two separate family plans.



The Trustees of the Benefits Plan Trust have further reviewed other areas of the plan. In addition to the above four (4) improvements to the plan, the PETL Benefits Trust has also recommended, and the Local Executive has endorsed, **that the following six (6) improvements also be implemented beginning in the 2009-2010 benefits year, effective September 1, 2009 (i.e. only those claims listed below which are incurred from September 1, 2009 onward):**

5. Coverage for Wigs for patients undergoing chemotherapy;
6. *Best Doctors* service (more information will be available to members in September);
7. Increase of counseling with a registered Psychologist or Social Worker (when referred by a physician) from \$500 every one benefit year to \$750 every one benefit year;
8. Increase of vision care coverage (glasses, contacts **or** laser surgery) from \$250 every 24 consecutive months to \$350 every 24 consecutive months;
9. Increase of custom-made Orthotics and custom-fitted Orthopedic shoes coverage (when prescribed by a physician, podiatrist or chiropodist) from \$300 every one benefit year to \$500 every one benefit year;
10. Travel Insurance (more information will be available to members in September).

An updated booklet will be available in the secure area of the message board in September 2009, and a revised version of the PETL Benefits booklet will be distributed to all PETL members at their work locations in Fall 2009. **For more information about any of the above changes, please contact OTIP at 1-888-521-0023.**

Please note that PETL members directly affected by the inclusion of coordination of benefits should contact **OTIP at 1-888-521-0023** in order to complete the appropriate paper work, in preparation for the change effective September 1, 2009. The other outlined changes to the plan will be in place, effective September 1, 2009 and do not require additional action.

Eligibility for Long Term Disability (LTD): Can I Cancel My LTD?

Prior to September 1, 1991 participation in the Long Term Disability (LTD) plan was voluntary for members.

If you were hired before 1991 you can opt to cancel your LTD at anytime, however, we would recommend that you not cancel your LTD as long as you are eligible to receive benefits. Specifically, you would not be eligible to receive LTD benefits if you currently have more than 32 years CREDITED service with the Ontario Teachers' Pension Plan. This number may be different from your qualifying years of service.

To determine if you have reached the 32 years of credited service, please have your most recent Teachers' Pension Plan statement handy and call Eric Wilson at 1-866-486-6847. Eric is a representative with our LTD carrier the Ontario Teachers' Insurance Plan (OTIP). Eric will review your situation and advise about the ongoing premiums.

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