



P.E.T.L. HEALTH MATTERS



Volume 5: Issue 3

Spring/Summer 2006-2007

For Your Information

Changes to Payroll Deductions for Premiums:

Effective September 1, 2007, premium deductions for PETL benefits for part-time members and members on non-statutory leaves are as follows:

	Single	Family
Extended Health Care	\$102.20	\$308.80
Dental Care	\$69.72	\$183.82

Overage Dependent Coverage:

A letter will be sent out in June to all members whose overage dependent(s) was enrolled in post secondary institutions during the 2006/07 school year, as well as to members with children turning 19 during the 2007/08 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 2007/08 should contact D&R Insurance to obtain an Overage Dependent Coverage form, or visit D&R Insurance's website for a copy of the form.



Important Reminders

Predeterminations:

It is recommended that **before making any large claims to the plan**, members seek a predetermination to confirm the portion, if any, for which they will be responsible. The health care practitioner or service provider (dentist, orthopedic shoe producer, etc.) can submit an estimate, outlining the work or service required to GWL or can provide you with the estimate to submit to GWL. GWL will respond with written confirmation of any portion that they will reimburse. Retain all predeterminations for your records.



Out of Country Coverage

Members are reminded that extended health and dental benefits are active for travel within Canada. However, **PETL benefits do not cover any expenses incurred outside of Canada**. If you are planning to travel to the USA or abroad, be sure to arrange for travel health insurance through a provider (e.g. financial institution, CAA). It is recommended that travellers **always** have health insurance when leaving the country.



Dispensing Fees

As you know, the PETL Benefit Plan covers the cost of approved drugs prescribed by a physician. Members are only responsible for the dispensing fee on each prescription filled. Pharmacy drug dispensing fees vary location to location throughout the province and may change without notification. Members may wish to inquire about the dispensing fee prior to filling a prescription at any pharmacy.



Claims Deadline for 2006/07 Benefit Year

August 31st is the last day to incur claims to be covered in the 2006/07 benefit year (September 1, 2006 to August 31, 2007). All claims forms and receipts from the 2006/07 benefits year **must be received by Great-West Life no later than November 30, 2007** in order to be eligible for reimbursement.



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-determination for services, contact GWL:

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

For LTD policy questions, contact OTIP:

Eric Wilson at 1-866-486-6847

For information about retirement and leaves of absence, contact the PETL office:

Anne Lorimer at 905-564-7233 Email: anne@etfopeel.com

Past issues of Health Matters can be viewed on the Local's website at www.etfopeel.com.

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...



Benefits Plan Change to Termination Age

Peel Elementary Teachers' Local (PETL) Group Insurance Program
Changes Termination Age effective March 1, 2007

Recently the government has made changes to legislation affecting the Retirement Age in Ontario. Although employers were not mandated to change the design of their benefits plans in response to this legislative change, the Peel Elementary Teachers' Local, the policy holder of your plan, has responded by changing the termination age for benefits from age 65 to age 70, effective **March 1st, 2007**:

LIFE INSURANCE, EXTENDED HEALTH CARE AND DENTAL CARE

The Extended Health Care and Dental Care benefits policy was amended to extend coverage for members until age 70, effective March 1, 2007. The new wording will be reflected in an amended sheet for your benefits booklet that will be available at your school location before the summer holidays begin.

For examples of specific scenarios based on your birthdate, please visit the Member Area of the PETL Message Board found on the Local's website (www.etfopeel.com). If you do not have the all-member username and password required to access the message board, please contact your steward to receive the access codes. Other questions can be directed to Martin Borean, senior client services representative, at 905.819.9699 extension 227 or at petl@drinsurance.ca.

Long Term Disability (LTD) plan termination of benefit amendment

Effective March 1, 2007 the LTD policy termination provisions were amended to provide coverage until age 70 (or until the earlier eligibility for a 64% unreduced service pension) with benefits terminating the earlier of age 65 or eligibility for a 64% unreduced service pension, for members with disabilities commencing prior to age 63. Further there is a 24 month limitation on the duration of benefits payable to members who become disabled at age 63 or later. In no event will benefits be paid beyond age 70 or eligibility for a 64% unreduced service pension.

Prior to March 1, 2007 the policy stated that coverage and benefit terminated at the earlier of age 65 or eligibility for a 64% unreduced service pension from the OTPPB. An unreduced pension of 64% would require a combination of 32 years of **credited service** for pension purposes and an 85 pension factor.

Current members who are 61 and older will be receiving additional communication about these changes.

Please be advised that the LTD plan will remain mandatory for all active members hired on or after September 1, 1991.

If you have questions about how these changes to the LTD coverage termination age affect you, please contact Eric Wilson, your OTIP account manager, at 1-866-486-6847.



the cancer assistance program

CAREpath inc. ■ EVERY STEP OF THE WAY

CAREpath is a new and innovative service, now available to **OTIP members and their immediate family members.**

In the event of a newly diagnosed cancer or a recurrence of a previously treated cancer, *CAREpath* assists you and your family in ensuring the very best cancer-related treatment and support.

To speak with a *CAREpath* nurse, please call **1-800-290-5106**, or e-mail info@carepath.ca with any questions. In order to verify your eligibility, you will need your OTIP LTD Policy and Division number. For more information, visit:

<http://www.carepath.ca/otip1.htm>