

# **A GUIDE TO YOUR BENEFITS**

**FOR ONTARIO PUBLIC SERVICE EMPLOYEES REPRESENTED BY  
THE ONTARIO PUBLIC SERVICE EMPLOYEES UNION  
(OPSEU)**

**Revised February 2012**



## **A GUIDE TO YOUR BENEFITS – OPSEU**

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The purpose of this Guide is to help you understand the benefits available to you as an employee in the Ontario Public Service who is represented by the Ontario Public Service Employees Union (OPSEU). The insured and non-insured benefits are the result of negotiations between OPSEU and the Ontario government and are based on the OPSEU Collective Agreement signed by both parties.

This booklet provides general information on the different benefits plans, but is not a legal document, nor does it form a contract.

If there is a difference between the information contained in this booklet and the Group Insurance Policies, the Insurance Carriers will follow the Insurance Policies in deciding claims.

The OPSEU Collective Agreement provides an appeal process for denied benefits claims and is outlined in the General Information section of this booklet.

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### **Insurance Carriers**

#### **MANULIFE FINANCIAL**

Policy 15900 – Supplementary Health and Hospital Plan

Policy 15901 – Life Insurance Plans

Policy 15902 – Long Term Income Protection Plan

**1-888-877-4434**

**[www.manulife.ca](http://www.manulife.ca)**

#### **GREAT WEST LIFE**

Policy 330021 – Dental Plan

**1-800-874-5899**

**[www.greatwestlife.com](http://www.greatwestlife.com)**

### **Plan Member Registration**

Registration for online services is available on the Insurance Carriers' websites noted above. Follow the links to the Plan Member registration page to access a variety of claims services and health information. It is important to keep your dependent and address information up-to-date on WIN.

Once you are registered, you can access the following services from any computer:

- Check the status of recent health and dental claims
- Register for Direct Deposit of claim payments
- View previous claims history
- Download personalized claim forms
- Access links to health-related articles and resources
- Submit claims for certain health and all dental expenses online

### **Direct Deposit**

You have the option of having your claim payments deposited directly into your bank account. You can register for this option online by visiting the Insurance Carriers' Plan Member websites noted above.

### **On-Line Claims Submission**

You have the option of submitting certain health and all dental expenses online by registering on the Plan Member site available on each Insurance Carrier's website.

To register for on-line claims submission, you will need your Policy number and WIN number and must have:

- Access to a computer and have an email account
- Plan Member registration on the Insurance Carriers' websites
- Direct Deposit to your bank account for claim payments
- Registered for email payment notice

Claims for orthotics and orthopaedic shoes cannot be submitted online.

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<b>Eligibility</b>	<p><b>GENERAL INFORMATION</b></p> <p>To be eligible for group Insurance benefits, you must be an employee of the Ontario Public Service (OPS) who is represented by the Ontario Public Service Employees Union (OPSEU) and meet the following conditions:</p> <ul style="list-style-type: none"><li>• you are a Regular full-time employee or a Regular Part-Time (RPT) employee or a Seasonal employee, and</li><li>• you have completed the waiting period, and</li><li>• you are actively at work and worked one full scheduled day on the day your benefits coverage starts</li></ul> <p>Flexible Part-time employees of the Ministry of the Attorney General working as court room support staff are eligible for OPS group insurance plans under Appendix 32 of the OPSEU collective agreement.</p> <p>Fixed Term employees are not eligible for OPS group insurance plans.</p>
<b>Group Insurance Application Forms</b>	<p>To enrol in the OPS group insurance benefits plans or to make changes to your coverage, you must complete and sign a Group Insurance Application form available on MyOPS, or contact:</p> <p><b>Ontario Shared Services (OSS) Contact Centre</b> <b>Greater Toronto Area (GTA) - (416) 326-9300</b> <b>Toll Free - 1-866-320-1756</b> <b>TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259</b> <b>Email - askOSS@ontario.ca</b></p>
<b>When Coverage Begins</b>	<p>The effective date of coverage will be the first day of the month following completion of two (2) months of continuous service.</p>
<b>Premiums</b>	<p>The Employer pays 100% of premiums for Basic Life Insurance, Supplementary Health and Hospital, including Vision Care and Hearing Aids, and Long Term Income Protection.</p> <p>Employees pay 100% of premiums for optional Supplementary Life Insurance and optional Dependent Life Insurance coverage.</p>
<b>Changing your Benefit Coverage</b>	<p>You can make changes to your benefits coverage in writing as follows:</p> <ul style="list-style-type: none"><li>• Change from single to family coverage</li><li>• Following a life event such as marriage, birth or adoption of a child</li><li>• Add or remove eligible dependents</li><li>• Change or add name(s) of your beneficiary or beneficiaries</li></ul> <p>To make these changes, you must complete and sign the Group Insurance Application form available on MyOPS, or contact OSS.</p>

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### Changing your Benefit Coverage

The effective date of coverage will be the first day of the month coinciding with or following the date you requested the change, not the date of the event. For example:

- 1) If an employee is married on November 10, 2011 and requests a change from single to family coverage prior to the marriage date, benefits coverage would not be effective until December 1, 2011.
- 2) If an employee is married on January 21, 2011 but does not submit a request for change in status from single to family until September 10, 2011, coverage will not take effect until October 1, 2011. Any claims for the new spouse submitted prior to October 1, 2011 date would not be reimbursed.

### Who Qualifies as your Dependent or Spouse

To be eligible, a dependent(s) must be your spouse and/or a child or children. Your spouse must be legally married to you, or if not married to you is a person who cohabits with you in a conjugal relationship, as husband and wife or same sex partner and is a resident of the same country in which the employee resides., outside marriage. You can only cover one spouse at a time.

The child must be unmarried and meet one of the following conditions:

- a biological child or a legally adopted child of yours
- a child residing with you during the time of adoption probation
- a child of your husband or wife or partner, residing with you and supported by you
- a child residing with you and supported solely by you and who is related to you by blood or marriage or is under your legal guardianship

### Full-time Students over age 21

The child must be less than 21 years of age, unless he or she is a full-time student at an accredited educational institution. Full-time students are considered dependents until their 26<sup>th</sup> birthday.

To maintain benefits coverage for dependent children over age 21, you must enrol your child each year **before September 1<sup>st</sup>** and submit proof of enrolment by completing the Student Confirmation form which is available on MyOPS or by contacting OSS.

Children with physical or mental disabilities are covered for insured benefits after the age of 21 if they were insured as dependents before the age of 21, and are not capable of self-sustaining employment.

Note: Orthodontic coverage is limited to dependent children 6 to 18 years of age.

The Group Insurance Plans do not cover dependents who are:

- already insured under this Plan as an employee
- foster children
- residing in another country than the employee (if your child is a full-time student residing in another country, contact the Insurance Carrier for information)



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### When Coverage Ends

- The Supplementary Health and Hospital Plan (including Vision Care and Hearing Aids) coverage ends on the last day of the month an employee terminates employment.
- Dental Plan coverage ends on the same day an employee terminates employment.
- Long Term Income Protection (LTIP) Plan ends at age 65, recovery or death or when you no longer qualify for LTIP benefits.

Termination of employment may result from retirement, resignation, lay-off or death, or if you transfer out of the OPSEU bargaining unit. Claims for insured benefits must be submitted within 90 days of termination.

### Submitting Claims

You must first pay for the expenses incurred before you can be reimbursed under the SH&H and Dental Plans, except for drugs purchased using the drug card. The date an expense is incurred is the date the service is rendered or the supplies are purchased or rented, not the date the claim is submitted.

Select the appropriate claim form for the benefit being claimed, i.e. Health or Dental, complete and sign the claim form and submit your claim along with the original receipts to the Insurance Carrier for assessment.

When submitting a claim, you must provide your **WIN** employee identification number and submit the **original** receipts, not photocopies or cash register receipts. Ensure you have completed each applicable section on the claim form and sign all claim forms. Keep a copy of the receipts and claim forms for your records or to use for coordination of benefits and income tax purposes.

The Carrier will reimburse you for eligible expenses according to the Group Insurance Policies. Payments can only be issued to you as the insured person.

Some dental offices will submit your Claim electronically to the Carrier directly and the reimbursement will be sent to you or to your bank account if you have direct deposit.

Claim forms are available on MyOPS or contact:  
**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

### Electronic Claim Submission

You can submit claims on-line by registering on the Plan Member web-site for each carrier. For electronic claims submission you will need your Policy number and WIN number and must have:

- access to a computer and have an email account
- Plan Member registration on the Insurance Carriers' websites
- direct deposit to your bank account for claim payments

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### Electronic Claim Submission (Continued)

- registered for email payment notice

When submitting claims on-line, you will receive an electronic statement of how your claim was assessed, called an Explanation of Benefits (EOB). While you are not required to submit receipts when submitting claims on-line, you must keep the original receipts for online claims for at least one year. The Carriers will conduct random audits and may request actual proof that expenses were incurred.

Claims for orthotics and orthopaedic shoes cannot be submitted online.

### Deadlines for Submitting Claims

Your Claim(s) must be **received** in the Carrier's office:

**No later than 4:30 p.m. on December 31<sup>st</sup>, or the last working day of the year, following the date the expense was incurred.**

Claims must be submitted **within 90 calendar days of termination of employment**. Termination of employment can result from retirement, resignation, lay-off or if you transfer out of the OPSEU bargaining unit.

### Drug Card

A pay-direct prescription drug card is issued to employees and their eligible dependents. The drug card provides for direct payment of prescription drug costs at the point of purchase and eliminates the need to submit Claims to the Insurance Carrier. Employees may still submit Claim forms with original receipts for prescription drugs if they choose not to use their drug card. Some drugs require pre-authorization from the Carrier; contact the Insurance Carrier for more information.

### Coordination of Benefits

If you have family coverage under the OPSEU benefits Plan and another benefits Plan (or your spouse also has coverage under this Plan), your benefits will be coordinated in accordance with Insurance industry guidelines for "Coordination of Benefits" (COB).

The maximum amount that you can receive from all Plans is 100% of eligible expenses. COB only applies to eligible expenses under the Supplementary Health and Hospital, including Vision Care and Hearing Aids and Dental Plans.

When you are submitting claims for Coordination of Benefits:

- determine which Plan to submit claims to first
- submit completed and signed claim forms with original receipts to the first Carrier
- keep a photocopy of each receipt, claim form and any other documentation you submitted to the first Carrier
- when the claim has been paid, you will receive a statement from the Carrier outlining how your claim was handled; submit this statement to the second Carrier, along with copies of receipts sent to the first Carrier.

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### **Coordination of Benefits (Continued)**

If you and your spouse have coverage under different benefit Plans, the order for submission of claims is as follows:

- if the claim is for you, send it to your Plan first and then to your spouse's Plan
- if the claim is for your spouse, send the claim to your spouse's Plan first and then to your Plan

If you and your spouse are both covered under the same Plan, the Carrier will automatically coordinate the payment of your benefits.

If you are claiming expenses for your children, the parent with the earlier birthday in the calendar year (month and day) submits to their Plan first.

For example, if your birthday is May 1st and your spouse's birthday is June 5th, you must claim under your Plan first.

If you and your spouse are separated or divorced and there is a sole custody arrangement, submit claims in the following order:

1. Plan of the parent with custody of the child
2. Plan of the spouse of the parent with custody of the child ( if the parent with custody remarries or has a common-law spouse, then the new spouse's Plan will pay benefits for the dependent child)
3. Plan of the parent not having custody
4. Plan of the spouse of the parent not having custody of the child

If you and your spouse are separated or divorced, and you have shared/joint custody, submit claims in the following order:

1. Plan of the birth parent whose birth date occurs first in the year
2. Plan of the other birth parent
3. Plan of the spouse of the birth parent who is primary
4. Plan of the spouse of the birth parent who is secondary

### **Making a Claim for Life Insurance**

Claims for Life Insurance benefits should be made as soon as reasonably possible. Claim forms are available on MyOPS or contact:

**Ontario Shared Services (OSS) Contact Centre**

**Greater Toronto Area (GTA) - (416) 326-9300**

**Toll Free - 1-866-320-1756**

**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**

**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

### **Making a Claim for LTIP**

If you are unable to return to work due to illness or injury, you may be eligible for Long Term Income Protection (LTIP) benefits. If you have been absent for 3 months or more, Ontario Shared Services will send you LTIP Claim forms and an information package explaining how to apply for LTIP benefits. If you have not received your LTIP package after 3 months, contact OSS.

### **Overpayments**

If you are overpaid for a benefit, the Carrier has the right to recover all overpayments.

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### Appealing Denied Claims

You may appeal the denial of a Claim to the Joint Insurance Benefits Appeal Committee (JIBRC) under provisions of the OPSEU Collective Agreement.

To appeal a denied claim, you must submit a completed and signed **Release of Information – Appendix 5** form (see next page) and state on the Appendix 5 which type of benefit you are appealing:

- LTIP
- Supplementary Health and Hospital
- Vision Care
- Hearing Aids
- Dental

**The Employee ID number on the Appendix 5 is your WIN number.**

Attach a copy of the Carrier's denial (Explanation of Benefits form) and include your written comments on why you think your Claim was improperly denied and any other supporting documentation, e.g. medical information.

Send all the required appeal information directly to:

**JIBRC - OPS  
OPSEU Membership Benefits Department  
Ontario Public Service Employees Union (OPSEU)  
100 Lesmill Road  
Toronto, Ontario  
M3B 3P8  
FAX: 416-443-0553**

For more information or assistance, contact:

**OPSEU Membership Benefits Department at:**

**416-443-8888 Ext. 8661 or Toll Free 1-800-268-7376**

**RELEASE OF INFORMATION -  
INSURED BENEFITS APPEAL**

**APPENDIX 5**

TO: \_\_\_\_\_

(Name of Insurance Carrier for benefit Claimed)

THIS SHALL BE YOUR AUTHORITY to deliver immediately to the Employer, in care of Ministry of Government Services and to the Ontario Public Service Employees Union, a copy of each and every medical report prepared by or under the authority of a medical practitioner, and a copy of each and every document or other material, in any format, prepared by any person, in your possession in connection with my Claim dated \_\_\_\_\_ for \_\_\_\_\_  
(specify benefit Claimed) during my employment with the Ontario Public Service.

I understand that this information and material may be used during this insured benefits appeal.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Ministry

\_\_\_\_\_  
Please Print Name

\_\_\_\_\_  
Employee ID number

\_\_\_\_\_  
Employee Home Address

\_\_\_\_\_  
Date

## SECTION I

# **INSURED BENEFITS**

### **For Employees Represented by OPSEU**

- **Regular Full-time Employees**
- **Regular Part-Time (RPT) Employees**
- **Seasonal Employees**
- **Flexible Part-time Employees**
- **Fixed Term Employees**

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### INSURED BENEFITS FOR REGULAR FULL-TIME EMPLOYEES

#### **Benefits for Regular full-time Employees**

Participation is mandatory in all Group Insurance Plans for Regular full-time OPS employees represented by the Ontario Public Service Employees Union (OPSEU). Employees are automatically covered under the following Group Insurance Plans:

- Supplementary Health and Hospital (SH&H) including Vision Care and Hearing Aids
- Dental Plan
- Long Term Income Protection (LTIP) Plan
- Basic Life Insurance

The Employer pays 100% of premiums.

Employees have the option to participate in the following plans:

- Supplementary Life Insurance (optional)
- Dependent Life Insurance (optional)

The Employee pays 100% of premiums.

The following chart provides a summary of benefits for Regular Full-time Employees. For more detailed information, refer to the applicable sections in this booklet.

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<b>BENEFITS SUMMARY FOR REGULAR FULL-TIME EMPLOYEES</b>	
<b>Supplementary Health &amp; Hospital (Vision Care/ Hearing Aids) Article 39</b>	
<b>Health</b>	<ul style="list-style-type: none"> <li>• Drugs                             <ul style="list-style-type: none"> <li>• 90% reimbursement for prescribed drugs and medicines that require a physician's prescription after the \$3 per prescription deductible (over-the-counter drugs are not covered)</li> <li>• Mandatory generic substitution of prescribed drugs where a generic equivalent exists (if brand name drug is purchased, employee pays the difference)</li> </ul> </li>   <li>• Vaccines                             <ul style="list-style-type: none"> <li>• Vaccinations or immunizations prescribed by a physician and not covered by OHIP are reimbursed at 90% after the \$3 per prescription deductible</li> </ul> </li>   <li>• Drug Card                             <ul style="list-style-type: none"> <li>• Drug card for prescribed drugs for eligible employees and their eligible dependents</li> </ul> </li>   <li>• Paramedical Services                             <ul style="list-style-type: none"> <li>• Paramedical services: annual maximum of \$1200 for each of chiropractor, osteopath, naturopath, podiatrist, registered massage therapist and physiotherapist at \$25/visit after OHIP maximum reached, where applicable</li> </ul> </li>   <li>• Psychologist and Speech Therapist                             <ul style="list-style-type: none"> <li>• Psychologist (also applies to services of a registered Master of Social Work) and Speech Therapist at \$25/half hour to annual maximum \$1400</li> </ul> </li>   <li>• Orthopaedic Shoes                             <ul style="list-style-type: none"> <li>• Orthopaedic shoes (custom-made): one pair at 75% to a maximum of \$500 per calendar year as prescribed by a physician</li> </ul> </li>   <li>• Orthotics                             <ul style="list-style-type: none"> <li>• Orthotics: one pair at 100% to a maximum of \$500 per calendar year as prescribed by a physician</li> <li>• Employees of designated institutions are entitled to a second pair of custom-made orthopaedic shoes and orthotics.</li> </ul> </li>   <li>• Eye Exam                             <ul style="list-style-type: none"> <li>• One routine eye examination covered at 100% every 24 months if the eye exam is not covered by OHIP</li> <li>• Other eligible health and hospital expenses are detailed in the SH&amp;H section and covered at 100% unless otherwise specified</li> </ul> </li> </ul> <p><b>No out-of-country coverage</b></p> <p><i>Employer pays 100% of premium</i></p>
<b>Hospital</b>	<ul style="list-style-type: none"> <li>• \$120 per day for hospital accommodation over the cost of standard ward care</li> </ul> <p><i>Employer pays 100% of premium</i></p>



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<b>Vision Care</b>	<ul style="list-style-type: none"> <li>\$340 per person every 24 months, includes contact lenses, eye glasses (including repairs), laser eye correction surgery</li> </ul>
<b>Hearing Aids</b>	<ul style="list-style-type: none"> <li>\$1200 per person every 4 years, includes cochlear implants and repairs to existing hearing aids over coverage provided by Assistive Devices Program (ADP)</li> </ul>
<b>Deductible</b>  <b>Premium/</b>	<p>Deductible of \$10 per person (to a maximum of \$20 per family) per calendar year under the combined Vision Care &amp; Hearing Aids Plans.</p> <p><i>Employer pays 100% of combined premium for Vision Care &amp; Hearing Aids Plans</i></p>

<b>Dental Plan – Article 40</b>	
<b>Basic Dental Care</b>	<ul style="list-style-type: none"> <li>85% of basic dental care procedures</li> </ul>
<b>Dentures</b>	<ul style="list-style-type: none"> <li>50% up to \$3000 lifetime maximum per covered person</li> </ul>
<b>Major Restorative</b>	<ul style="list-style-type: none"> <li>50% up to \$2000 annual maximum per covered person</li> </ul>
<b>Dental Recall Exam</b>	<ul style="list-style-type: none"> <li>Every 9 months</li> <li>Every 6 months for dependent children 12 years and under</li> </ul>
<b>Orthodontics</b>	<ul style="list-style-type: none"> <li>50% up to \$3000 lifetime maximum per dependent child age 6 to 18 years of age (no coverage for adults)</li> </ul>
<b>Fluoride</b>	<ul style="list-style-type: none"> <li>Dependent children 12 years of age and under</li> </ul>
<b>Pit and Fissure Sealants</b>	<ul style="list-style-type: none"> <li>Dependent children 6 to 12 years of age</li> </ul>
<b>Deductible</b>  <b>Premium</b>	<ul style="list-style-type: none"> <li>\$50 deductible per calendar year for single or family coverage.</li> <li>Reimbursement of eligible dental expenses based on the previous year's Ontario Dental Association Fee Guide for general practitioners</li> </ul> <p><i>Employer pays 100% of premium</i></p>
<b>Short Term Sickness Plan (STSP) Article 44</b>	
<b>STSP</b>	<p>Absences due to illness or injury paid at:</p> <ul style="list-style-type: none"> <li>100% of regular salary for first 6 days</li> <li>75% of regular salary for remaining 124 days</li> </ul>

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<b>Long Term Income Protection (LTIP) - Article 42</b>	
<b>LTIP</b>	<ul style="list-style-type: none"> <li>• Monthly benefits equal to 66 2/3 per cent of gross salary effective on the date Carrier approves LTIP benefits</li> <li>• LTIP benefit increases are subject to negotiated changes in the collective agreement effective January 1st</li> </ul> <p><i>Employer pays 100% of premium</i></p>
<b>Life Insurance – Articles 36, 37, 38</b>	
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>• 100% of annual salary or \$10,000, whichever is greater</li> </ul> <p><i>Employer pays 100% of premium</i></p>
<b>Supplementary Life (Optional)</b>	<ul style="list-style-type: none"> <li>• One, two or three times (1X, 2X, 3X) annual salary</li> </ul> <p><i>Employee pays 100% of premium</i></p>
<b>Dependent Life (Optional)</b>	<ul style="list-style-type: none"> <li>• \$1000 for spouse and/or \$500 per dependent child</li> <li>or</li> <li>• \$2000 on spouse and/or \$1000 per dependent child</li> </ul> <p><i>Employee pays 100% of premium</i></p>
<b>Workplace Safety and Insurance Board – Article 41</b>	
<b>WSIB Benefit</b>	<p>Salary shall continue to be paid for a period not exceeding 30 days pending a decision of the Workplace Safety and Insurance Board (WSIB).</p> <p>When an employee is in receipt of an award from the Workplace and Insurance Board (WSIB), salary continues to be paid for a period not exceeding three (3) consecutive months (or 65 working days where the absences are intermittent) following date of first absence.</p>
<b>Death Benefit</b>	
<b>Death Benefit</b>	<ul style="list-style-type: none"> <li>• payment of one twelfth (1/12) of annual salary to employee's estate</li> <li>• any severance pay entitlement shall be reduced by the amount of the death benefit</li> </ul>

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<b>Leaves</b>	
<b>Statutory Holidays</b>	<p>Twelve (12) paid holidays each year:</p> <ul style="list-style-type: none"> <li>• New Year's Day</li> <li>• Family Day</li> <li>• Good Friday</li> <li>• Easter Monday</li> <li>• Victoria Day</li> <li>• Canada Day</li> <li>• Civic Holiday</li> <li>• Labour Day</li> <li>• Thanksgiving Day</li> <li>• Remembrance Day</li> <li>• Christmas Day</li> <li>• Boxing Day</li> </ul>
<b>Bereavement Leave</b>	<ul style="list-style-type: none"> <li>• Up to three (3) days leave with pay in the event of death of an immediate family member</li> <li>• One (1) day leave with pay to attend the funeral of an aunt, uncle, niece, nephew, if an employee would have otherwise been at work</li> <li>• Two (2) days leave without pay to attend the funeral of a relative covered above if location is greater than 800 km from an employee's residence</li> </ul>
<b>Special and/or Compassionate Leave</b>	<ul style="list-style-type: none"> <li>• Up to 3 days leave with pay per calendar year</li> <li>• 2 days can be used for religious observance as per the OPS Religious Holidays list (these days will be deducted from the 3 days Special and Compassionate leave)</li> </ul>
<b>Vacation</b>	<ul style="list-style-type: none"> <li>• 15 days for the first 8 years of service</li> <li>• 20 days after 8 years of service</li> <li>• 25 days after 15 years of service</li> <li>• 30 days after 26 years of service</li> <li>• 5 additional days for 25 years of service (one time only)</li> <li>• 5 additional days in 64th year after 25 years of service (to be taken before age 65)</li> </ul>
<b>Pregnancy Leave</b>	<p>To qualify, you must complete at least <b>13 weeks of service</b> to receive the following:</p> <ul style="list-style-type: none"> <li>• 17 weeks leave without pay</li> <li>• if in receipt of EI, the first 2 weeks are paid at 93% of salary and the remaining 15 weeks are paid with the SUB payment top-up to 93% of salary</li> </ul>
<b>Parental Leave for Biological Mothers</b>	<p>To qualify, leave must begin when pregnancy leave ends to receive the following:</p> <ul style="list-style-type: none"> <li>• up to an additional 35 weeks leave without pay</li> <li>• if in receipt of EI, 15 weeks are paid with the SUB payment top-up to 93% of salary</li> <li>• may apply for an additional 6 weeks leave without pay</li> </ul>
<b>Parental Leave for Parents other than Biological Mothers</b>	<p>To qualify, you must complete at least <b>13 weeks of service</b> to receive the following:</p> <ul style="list-style-type: none"> <li>• up to 37 weeks leave without pay</li> <li>• if in receipt of EI, SUB payment top-up to 93% of salary for 17 weeks if you serve the 2-week waiting period for EI or 15 weeks if you do not serve the waiting period</li> <li>• may apply for an additional 6 weeks leave without pay</li> </ul>

## A GUIDE TO YOUR BENEFITS - OPSEU

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<b>Jury Duty or Witness Leave</b>	<ul style="list-style-type: none"> <li>• Record absence as leave without pay and retain any fee received; or</li> <li>• Deduct period of absence from vacation credits or accumulated compensating leave and retain any fee received; or</li> <li>• Record absence as leave with pay and pay any fee received to your Ministry</li> </ul>
<b>Leaves without Pay</b>	<ul style="list-style-type: none"> <li>• Leaves of absence without pay and without accumulation of credits may be requested and require Deputy Minister/designee approval.</li> </ul>
<b>Leaves with Pay</b>	<ul style="list-style-type: none"> <li>• Leaves of absence with pay for special or compassionate purposes for a period of:               <ul style="list-style-type: none"> <li>(a) not more than 6 months with Deputy Minister's approval</li> <li>(b) over 6 months with approval of Lieutenant Governor in Council</li> </ul> </li> </ul>
<b>Self-Funded Leave</b>	<ul style="list-style-type: none"> <li>• leave without pay for minimum of 6 months and maximum of 1 year</li> <li>• salary deferral for at least 1 year and not more than 4 years to fund leave of absence</li> </ul>

**For further details, refer to the appropriate section in this booklet.**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### SUPPLEMENTARY HEALTH AND HOSPITAL BENEFITS FOR REGULAR FULL-TIME EMPLOYEES

#### Supplementary Health and Hospital

The Supplementary Health and Hospital (SH&H) Plan reimburses you for eligible services or supplies for you and your eligible dependents that are medically necessary for the treatment of an illness or injury and are not covered under the Ontario Hospital Insurance Plan (OHIP).

The SH&H Plan will not reimburse for expenses covered by other provincial Plans such as OHIP, Assistive Devices Program (ADP), Workers Safety and Insurance Board (WSIB).

The Employer pays 100% of premiums for the SH&H Plan.

If you are no longer insured under OHIP because you have not been residing in Ontario for at least six consecutive months in each calendar year or you or your spouse or dependent child are new to Canada and have not yet qualified for OHIP, SH&H will pay your expenses in accordance with the provisions of the OPSEU benefits Plan over and above OHIP coverage.

Physician or nursing fees for outpatient treatment in a licensed hospital are not covered.

**If you are unsure about coverage for any benefit or expense, contact the Insurance Carrier directly.**

#### Prescription Drugs

The Supplementary Health and Hospital (SH&H) Plan covers 90% of the cost of prescribed drugs and medicines that require a physician's prescription. A \$3 deductible is applied to each drug.

Prescription drugs are subject to the following limitation regarding generic product substitution:

- SH&H Plan will reimburse you for 90% of a generic drug dispensed where a generic equivalent exists.
- Where the brand name product is dispensed, you must pay the difference between the cost of the brand name product and 90% of the generic equivalent product cost that is reimbursed by the SH&H Plan.
- If no generic product exists, you will be reimbursed 90% of the cost of the brand name product.

The Carrier will reimburse up to 3 months advance supply of prescription drugs.

**Over-the-counter drugs are not covered even if prescribed by a physician.**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Prescription Drugs (Continued)**

There are some life-sustaining drugs that do not require a prescription but may be considered for reimbursement if they are medically necessary for a patient's survival or that may be of significant benefit in the continuous treatment of certain chronic conditions. Contact the Insurance Carrier for individual consideration to determine if these drugs are considered life-sustaining.

### **Vaccines**

As of April 1, 2009, the SH&H Plan reimburses 90% of the cost of medically necessary vaccinations or immunizations prescribed and administered by a physician or qualified health care practitioner where vaccines or immunizations are not covered by a provincial health plan (e.g. OHIP).

### **Deductible**

A \$3.00 deductible applies to each prescribed drug, vaccine or immunization before the 90% reimbursement is paid.

For example:

Cost of prescription	\$27.00
Less deductible	<u>\$ 3.00</u>
	\$24.00
Reimbursed at 90% of \$24.00 = \$21.60	

### **Drug Card**

A pay-direct prescription drug card is issued to employees and their eligible dependents. This allows for reimbursement of prescribed drugs at point of purchase and eliminates the need to submit Claim forms to the Insurance Carrier for reimbursement. Employees may continue to submit Claim forms with original receipts if they choose.

**Over-the-counter drugs are not covered even if prescribed by a physician.**

### **Hospital Coverage**

The SH&H Plan covers up to \$120 per day (either private or semi-private) above the costs of a standard ward care paid by OHIP. You are responsible for any remaining cost.

The Plan covers up to \$25 per day for a maximum of 120 days per calendar year for employees 65 years and older for convalescent care and chronic care provided in a licensed hospital for semi-private or private accommodation. The Plan does not cover accommodation costs in nursing or retirement homes.

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### Medical Services and Supplies

- Some medical supplies and services are covered by the Assistive Devices Program (ADP) of the Ministry of Health and Long-Term Care. Before purchasing medical supplies and services recommended by your physician, contact the ADP program as they may be partially covered by ADP. When submitting claims where ADP has paid a portion of the cost, include a copy of the statement indicating the amount paid by ADP.
- External breast prostheses and two (2) post-mastectomy bras per calendar year
- Rental of a respirator or ventilator for temporary use
- Rental of a hospital bed for temporary use (the Insurance Carrier will reimburse the cost of a standard hospital bed and mattress (special mattresses are excluded) if the rental cost would exceed the purchase price
- Wheelchairs, including electric wheelchairs, rented or purchased where your physician has recommended purchase, and if the rental cost for temporary therapeutic use would exceed the purchase price
- When submitting a claim for rental or purchase of a wheelchair, enclose your physician's recommendation. ADP may pay part of the cost and the Insurance Carrier would pay the balance, excluding attachments and non-medical items such as carrying bags and trays
- Necessary repairs, including batteries and modifications to wheelchairs up to 50% of the cost subject to a maximum of \$500 per repair, batter or modification
- Orthopaedic shoes which form an integral part of a brace
- Temporary pylon rental following loss of leg
- Eye glasses and/or contact lenses following cataract surgery up to a maximum of \$50 per eye, per instance of such surgery
- Magnetic field therapy subject to a maximum of \$5 per person per treatment
- Radiology, oxygen and the equipment necessary for its administration

The following services and supplies are included in the Liberalization List dated May 3, 2003 (Article 39.2.16):

- 90% of the cost of injectable drugs, when administered by a physician for which no reasonable non-injectable alternative is available, and the supplies required to administer them (e.g. syringes)
- PSA (Prostate Specific Antigen) diagnostic test
- Touch vacuum constrictor, maximum of \$500, one claim per lifetime
- Hydrocolloidal dressings
- Contraceptive implants, intra-uterine devices, diaphragms (oral contraceptives are covered as a drug at 90% less \$3 deductible
- Synvisc device

## A GUIDE TO YOUR BENEFITS - OPSEU

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### Medical Services and Supplies (Continued)

- 25% of the cost of an apnea monitor for infants considered at risk for Sudden Infant Death Syndrome (SIDS) above what is covered by Assistive Devices Program (ADP) of the Ministry of Health
- Aerosol equipment, aspirator, mist tents and nebulisers for cystic fibrosis, acute emphysema, chronic obstructive bronchitis or chronic asthma
- Two wigs per calendar year following chemotherapy, alopecia areata, alopecia genetica or alopecia totalis, up to a maximum of \$100 per wig
- Radioactive materials
- Muscle stimulators when prescribed for treatment of a medical condition reimbursed at 50% of cost to a lifetime maximum of \$500
- Transcutaneous Nerve Stimulator (TNS) reimbursed at 50% of cost, 100% of all supplies to a lifetime maximum of \$500 (electrode replacement costs reimbursed at 100% and not subject to the \$500 maximum)
- Casts (including fibreglass), splints (excluding dental splints), trusses, crutches, canes (including quad canes), walkers and cervical collars--physician's recommendation required
- Braces with rigid supports including lumbar supports
- Corrective straight and reverse last boots
- Artificial limbs, including myoelectrical limbs, and repair or replacement
- Six pairs of stump socks per person in a calendar year
- Jobst burn garments when prescribed for burn treatment
- Dennis Browne night boots and Beebax booties
- Urinal tops and bottoms, plastic gloves, gauze, lubricating oils and jellies for paraplegics
- Colostomy apparatus, ileostomy apparatus and catheters; supplies required as a result of a colostomy, ileostomy and/or for the treatment of cystic fibrosis, diabetes, Parkinsonism and heart disease
- Cervical collars
- Artificial eyes, including repairs
- Intermittent positive pressure breathing machines (e.g. CPAP – 75% of the cost is paid by the Assistive Devices Program (ADP) of the Ministry of Health and Long-Term Care and the Insurance Carrier pays the balance)

### Orthopaedic Shoes

One (1) pair of specially modified orthopaedic shoes reimbursed at 75% to a maximum of \$500 per calendar year, if medically necessary and prescribed by a physician.

Orthopaedic shoes are factory custom-made or off-the-shelf orthopaedic shoes that have been modified to accommodate the person's particular medical needs. Shoes with removable orthotic inserts are not considered orthopaedic shoes.



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### **Orthopaedic Shoes (Continued)**

All claims submitted for reimbursement of orthopaedic shoes must include a copy of the physician's diagnosis and recommendation and the receipt indicating the shoes were custom made. Claims for modified shoes must indicate the brand name and type of shoe and modifications made.

### **Orthotics**

One (1) pair of orthotics (corrective shoe inserts) at 100% to a maximum of \$500 per calendar year if medically prescribed by a physician, podiatrist or chiropractor.

All claims submitted for reimbursement of orthotics must include a copy of the physician, podiatrist or chiropractor's recommendation.

Employees of designated institutions which operate 24 hours/day and 7 days/week will be eligible for a second pair of orthotics and orthopaedic shoes payable at the same coverage level as noted above.

The designated institutions refer only to facilities defined in the *Public Service of Ontario Act* (i.e. correctional institutions) and *Youth Criminal Justice Act* (e.g. Brookside Youth Centre, Cecil Facer Youth Centre, Sprucedale Youth Centre, Bluewater Youth Centre, Invictus Youth Centre) that are residential and operate 24 hours per day and 7 days per week. Employees in institutions operated by the Provincial Schools Authority are also included for the second pair of orthotics.

### **Insulin Injection Supplies**

100% of the cost of insulin syringes, clinitest or similar home chemical testing supplies for diabetics, including strips, used to measure blood sugar (insulin is covered at 90% as a prescribed drug)

### **Insulin Pumps**

Diabetic insulin pumps and supplies are covered as follows:

- Purchase of Insulin Infusion Pumps to a maximum of \$2,000 every 5 years per person, after ADP pays their portion.
- Purchase of Insulin Jet Injectors to a maximum of \$1,000, lifetime.
- Purchase and/or repair of one Blood Glucose monitoring machine per consecutive 4-year period, to a maximum of \$400
- 100% of the purchase of supplies (e.g. lancets) required for the use of the above referenced diabetic appliances to a calendar year maximum of \$2,000 per person

Insulin will continue to be reimbursed as an eligible drug at 90% (less \$3 deductible), unlimited.

### **Organ Transplants**

Lifetime maximum of \$25,000 for eligible medical expenses incurred relative to organ transplants. Coverage could include costs for hospital confinement (above the \$120/day limit under the SH&H Plan), services and supplies, and/or expenses incurred relative to an organ transplant not reimbursed elsewhere under the Plan. Prescription drugs are excluded from the \$25,000 cap as they are covered as drugs under the SH&H Plan, with no limit. Expenses for such items as travel, airfare, meals, parking, and loss of income are not reimbursed.

## A GUIDE TO YOUR BENEFITS - OPSEU

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<b>Eye Exam</b>	One routine eye exam every twenty-four months, separate from the \$340 Vision Care Plan.
<b>Paramedical Services</b>	<p>The Plan will cover up to \$25 per visit up to a maximum of \$1200 per calendar year for services provided by each of the following paramedical practitioners who are licensed and practising within the scope of their licence in Ontario:</p> <ul style="list-style-type: none"><li>• Registered Massage Therapists</li><li>• Naturopaths</li><li>• Chiropractors</li><li>• Physiotherapists</li><li>• Osteopaths</li><li>• Podiatrists/Chiropodists</li></ul> <p>Any applicable OHIP maximums must be satisfied before any benefits will be reimbursed.</p> <p>The Plan will cover surgery performed by a podiatrist in the podiatrist's office, to a maximum of \$100.</p>
<b>Psychologist, MSW and Speech Therapist</b>	<p>The Plan will cover up to \$25 per half-hour visit to a maximum \$1400 per calendar year for services provided by each of the following:</p> <ul style="list-style-type: none"><li>• Speech therapist</li><li>• Psychologist, including the services of a Master of Social Work (MSW) registered with the Ontario College of Social Workers and Social Services Workers</li></ul> <p>Receipts for paramedical services must state the therapist's name and registration number, the date services were rendered, length of each visit and the amount charged for each visit.</p>
<b>Submitting Claims</b>	<p>You can submit claims by mail by completing and signing a claim form along with receipts and any other required documentation (e.g. physician's recommendation for orthotics). Claim forms are available on My OPS or contact:</p> <p><b>Ontario Shared Services (OSS) Contact Centre</b> <b>Greater Toronto Area (GTA) - (416) 326-9300</b> <b>Toll Free - 1-866-320-1756</b> <b>TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259</b></p>
<b>Electronic Claim Submission</b>	<p>For electronic claims submissions, you must register on the Plan Member site on each Insurance Carrier's website. To register, you will need:</p> <ul style="list-style-type: none"><li>• the Plan Policy number and your WIN ID number</li><li>• Access to a computer and have an email account</li><li>• Direct Deposit to your bank account for claim payments</li></ul> <p><b>Important: Claims for orthotics and orthopaedic shoes cannot be submitted online.</b></p> <p>While you are not required to submit receipts when submitting claims online, you must keep the original receipts for at least one year. The Carriers will conduct random audits and will request actual proof that expenses were incurred.</p>

## A GUIDE TO YOUR BENEFITS - OPSEU

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### Deadline for Submitting Claims

The deadline for submitting health and dental claims is 4:30 p.m. December 31<sup>st</sup>, or the last working day of the year, following the year the expense was incurred.

All claims must be received by the Insurance Carriers on or before the deadline date. Claims mailed before the deadline but received by the Carrier after the deadline will not be accepted.

### What is Not Covered

The SH&H Plan will not cover the following:

- medicines obtained at no cost from a physician or dentist
- medicines obtained from a naturopath, homeopath, chiropractor, or other paramedical practitioners
- oral vitamins, food or food products
- expenses covered by a government plan, provincial health or hospital plan (e.g. OHIP), whether or not you or your dependent(s) are enrolled in either of these plans
- expenses covered by any other insurance plan or policy to the maximum allowed by that Plan or policy
- difference between a charge made by an Ontario physician and the maximum charge allowed by the Ontario resident's provincial health Plan
- costs incurred for emergencies or unexpected illness that have charges for a physician's fee or hospital accommodation
- services or supplies for which no charge would have been made in the absence of this coverage
- Any injury or illness for which the person is receiving benefits under the *Workers' Safety Insurance Act*
- examinations required for the use of a third party
- travel for health reasons
- cosmetic surgery or treatment (as determined by the Carrier) unless such surgery or treatment is for accidental injuries and commences within 90 days of an accident.
- charges by a physician for time spent travelling, broken appointments, transportation costs, room rental charges or for advice given by telephone or other means of electronic or telecommunication
- charges for delivery of prescription drugs.
- contraceptives (except oral contraceptives, intra-uterine devices, diaphragms or contraceptive imPlants which are covered).
- services or supplies needed for sports or recreation.
- bodily injury resulting directly or indirectly from insurrection, war, service in the armed forces of any country, or participation in a riot unless you are obeying the instructions of the Employer.
- out-of-country coverage.
- physician or nursing fees for outpatient treatment in a licensed hospital.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **When Coverage Ends**

Supplementary Health and Hospital coverage will end on the:

- last day of the month in which you cease employment for reasons other than total disability. Employment can end due to resignation, retirement or death. Coverage also ends if you terminate your seasonal employment or transfer out of the OPSEU bargaining unit;
- last day of the month in which you are no longer an eligible employee
- date you join the armed forces of any country on a full-time basis
- date you are on an approved leave of absence without pay for one calendar month or longer and choose not to pay the required monthly premiums

If you are laid off or resign pursuant to the Employment Stability provisions of the OPSEU collective agreement and receive pay in lieu of notice or require a leave of absence without pay while pension bridging, you may continue benefits coverage at your own expense, except for coverage under the Short Term Sickness Plan (STSP) and Long Term Income Protection Plan (LTIP) as follows:

- for twelve months following your lay-off or resignation in accordance with the provisions of Article 20 of the OPSEU collective agreement by paying the full premiums, in advance, on a quarterly basis; or
- for the period of the leave without pay while pension bridging in accordance with Appendix 9 of the OPSEU collective agreement by arranging to pay the full premiums in advance

### **When does SH&H Coverage Extend after your Employment Terminates**

If you or your dependent are totally disabled or confined to a hospital on the date your SH&H terminates, benefits related to such a disability will be payable until the earliest of:

- the date the total disability ceases
- the date you or your dependent is discharged from hospital
- the expiration of six (6) months from the date of termination of Insurance

Payment will be made for pregnancy-related eligible expenses if you or your dependent are pregnant on the date coverage would normally cease up to the date of delivery.

### **Vision Care**

The Vision Care Plan includes coverage for prescription eyeglasses (including repair), contact lenses and laser eye correction surgery as prescribed by an ophthalmologist or licensed optometrist, up to a maximum of \$340 per person in a 24-month period.

The 24-month period is established from the date of the first purchase under the Vision Care Plan (e.g. eye glasses, contact lenses) for each patient. Check your 24-month period by contacting the Carrier.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Vision Care (Continued)**

For example: If your first claim is on September 15, 2012 and is less than \$340, you can submit a claim for a second purchase within the 24-month period ending September 15, 2014 to receive the balance remaining from the \$340. Your next purchase would be eligible on or after September 16, 2014.

Non-prescription eyeglasses such as magnifying glasses, clip-ons, sunglasses, safety glasses are not covered.

### **Eye Exam**

Effective April 1, 2009, the SH&H Plan covers one routine eye exam at 100% every 24 months, separate from the \$340 Vision Care Plan. You will have a different 24 month period established from the date of the first eye exam.

**Important: You will have two 24-months periods—one for Vision Care (e.g. eye glasses, contact lenses) and another one for a routine Eye Exam.**

**If you are unsure about your next eligible date for either a routine eye exam or Vision Care purchase, contact the Insurance Carrier directly.**

### **Hearing Aids**

The Hearing Aids Plan provides \$1200 per person every 4 years for hearing aids, including cochlear implants, prescribed by a physician and if required other than as a result of an accidental injury. Expenses incurred for repairs to existing hearing aids are covered, but do not include replacement batteries.

The Assistive Devices Program (ADP) covers some of the cost of hearing aids. The Plan only pays up to \$1200 above the ADP amount. You will be responsible for any additional costs.

### **Premiums**

The Employer pays 100% of premiums for Vision Care and Hearing Aids Plans.

### **Deductible**

The deductible is \$10 per person, but not more than \$20 per family, per calendar year for the Vision Care and Hearing Aids Plan combined.

### **Additional Vision Care**

The SH&H Plan also pays:

- a maximum of an additional \$50 per eye for eye glasses and/or contact lenses following each instance of cataract surgery
- 100% of prescription eyeglasses if required as a result of an accidental injury.

### **Additional Hearing Aids**

The SH&H Plan also pays 100% of hearing aids if required:

- as a result of an accidental injury
- for dependent children 10 years of age and under when prescribed by an otolaryngologist or an audiologist (excludes batteries, repairs)

## A GUIDE TO YOUR BENEFITS - OPSEU

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### DENTAL PLAN FOR REGULAR FULL-TIME EMPLOYEES

<b>Benefits</b>	<p>The Dental Plan provides coverage for you and your dependents for eligible expenses that you incur for dental procedures provided by a licensed dentist, oral surgeon, orthodontist, denturist, dental assistant, dental hygienist or anesthetist.</p> <p>The Dental Plan does not allow direct assignment of benefits. This means you must pay your dentist for services and submit your Claim to the Insurance Carrier for reimbursement.</p> <p>The Carrier may require your dentist's statement of the treatment received, pre-treatment x-rays and any additional information they consider necessary to assess your Claim.</p>
<b>Premiums</b>	<p>The Employer pays 100% of the premium for the Dental Plan.</p>
<b>Fee Guide</b>	<p>Reimbursement of eligible dental expenses will be based on the previous year's Ontario Dental Association (ODA) Fee Guide for General Practitioners.</p>
<b>Deductible</b>	<p>A \$50 deductible per calendar year applies for either single or family coverage for the Dental Plan.</p>
<b>Coverage</b>	<p>After the deductible has been paid, eligible expenses will be paid up to the percentage of coverage under the Dental Plan for you and your dependents as follows:</p> <ul style="list-style-type: none"><li>• 85% of basic dental care procedures</li><li>• 50% of major restorative services up to a maximum \$2000 per calendar year</li><li>• 50% of dentures up to a lifetime maximum of \$3000</li><li>• 50% of orthodontic expenses for children from 6 to 18 years of age only, up to a lifetime maximum of \$3000 per child</li><li>• Fluoride treatment for dependent children 12 years of age and under</li><li>• Pit and fissure sealants for dependent children 6 to 18 years of age</li></ul> <p>If you receive services more often than allowed under the Plan, you are responsible to pay the full cost of the additional services.</p>
<b>Pre-determination</b>	<p>Before work begins, you should submit an estimate or pre-determination from your dentist for any dental treatment or procedure that will cost more than \$200, or if you are unsure of the extent of the coverage under the Dental Plan.</p> <p>Send a completed dental claim form that shows the treatment the dentist is proposing and the cost. The Carrier will advise you how much of the proposed treatment is covered under the Dental Plan.</p>

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### **Pre-determination (Continued)**

Pre-determination of dental services is only valid for six months from the date it is received. You must commence the treatment during the 6-months pre-determination period otherwise the procedures or costs will no longer be valid. The pre-determination is in effect only as long as your benefit coverage remains in force. A pre-determination is not considered a claim by the Insurance Carrier.

### **Submitting Claims**

Submit claims for dental services as they occur. Claims must be received by the Carrier no later than 4:30 p.m. on December 31<sup>st</sup> or the last working day of the year, following the year the expense was incurred.

### **Basic Dental Care**

Basic dental care procedures include: oral and recall examinations, consultations, specific diagnostic procedures, x-rays, preventive services, minor restorative services, dental surgery, endodontics (root canal treatment) and periodontal treatment.

The Plan will pay 85% of eligible expenses for these procedures based on the previous year's Ontario Dental Association (ODA) Fee Guide for General Practitioners.

The Dental Plan does not reimburse for services rendered at a specialist's rate. If you are seen by a specialist and billed at specialist rates, your claims will be reimbursed based on the previous year's ODA Fee Guide rates for general practitioners. You are responsible for any costs above what is allowed under the Dental Plan.

- Examinations*
- Recall oral examination every 9 months for adults and dependent children over 12
  - For dependent children 12 and under, recall oral examination every 6 months
  - Complete oral examination every 36 months
  - Emergency or specific oral examinations

- Consultations*
- With patient
  - With another dentist
  - Treatment Planning

- X-rays*
- Complete full mouth x-rays every 24 months
  - Panoramic x-rays every 36 months
  - Bitewing x-rays every 6 months
  - Tests and laboratory examinations; case presentations, treatment Planning and cephalometric films

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- Diagnostic Services*
  - Bacteriological cultures to determine pathologic agents
  - Dental caries susceptibility test
  - Biopsy, soft-hard tissue
  - Cytological examination
  
- Preventive Services*
  - Polishing and scaling services during a dental recall exam every 9 months
  - Periodontal services that are required by the dentist beyond the normal recall services are not subject to the 9 months recall
  - Oral hygiene instruction once every 6 months
  - Fluoride treatment for dependent children ages 12 years and under
  - Pit and fissure sealants for dependent children ages 6 to 18 years
  
- Minor Restorative Services*
  - Amalgam, silicate, acrylic and composite fillings and retentive pins in conjunction with minor restorations.
  - Occlusal equilibration (8 units of time every calendar year)
  
- Dental Surgery*
  - Removal of erupted teeth, removal of impacted teeth, surgical removal of teeth; removal of residual roots, alveoloplasty; gingivoplasty and/or stomatoplasty; osteoplasty; surgical excision or incision; fractures; frenectomy
  
- General Services*
  - In-office drugs and injections; general anesthesia; professional visits (includes house calls and institutional calls).
  
- Endodontic Services*
  - Root canal treatment including pulp capping; pulpotomy; root canal therapy; apexification; periapical services; root amputation; gingival curettage, alveolectomy, hemisection; chemical bleaching; intentional removal, apical filling and reimplantation and emergency procedures
  
- Periodontal Services*
  - Diagnosis and treatment of gum tissue , including surgical, non-surgical and related services, e.g. management of acute oral infections, gingival curettage, gingivoplasty, osseous surgery, periodontal scaling/root planing.
  
- Major Restorative Services**
  - Reimbursed at 50% of eligible expenses for major restorative services up to a maximum \$2000 for the insured employee and each eligible dependent in a calendar year,
  - Crowns
  - Bridgework (fixed, once every 3 years); evaluation, porcelain repair, pontics, retainers (inlay/only, crowns) repairs, splinting, retentive pins in abutments and provisional coverage during extensive restorations
  - In-office laboratory charges at 60% of the cost of the major restorative expense



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### **Major Restorative Services (Continued)**

- Gold foil and metal inlay restorations
- Metal or plastic transfer coping
- Inlay, porcelain
- Porcelain repair
- In-office and laboratory charges and diagnostic casts reimbursed at 60% of the incurred expense
- Services and supplies rendered for full mouth reconstruction, for a vertical dimension correction, or for corrections of a temporal mandibular joint (TMJ) dysfunction
- Services and supplies rendered for the correction of any congenital or developmental malformation that is not a Class I, Class II, or Class III malocclusion

### **Dentures**

The Dental Plan will reimburse 50% of the cost of dentures up to a lifetime maximum of \$3000 per person for the insured employee and each eligible dependent.

Denture services include the following:

- Complete dentures or over dentures, upper and lower, once every three (3) years
- Partial dentures, once every three (3) years
- Diagnostic casts
- Replacement of existing dentures provided the existing dentures are at least three (3) years old
- Denture adjustments

### **Orthodontic Services**

The Dental Plan will reimburse 50% of orthodontic expenses up to \$3,000 lifetime maximum for dependent children from the age of 6, up to and including the age of 18. If an approved course of orthodontic treatment begins prior to the child's 19<sup>th</sup> birthday, coverage will continue until the treatment is completed. If this extends beyond age 21, coverage will continue until the course of orthodontic treatment is completed.

The following orthodontic procedures are covered:

- Observation and adjustment, repairs, alterations,; re-cementation and separation
- Orthodontic appliances (braces): removable, fixed-bilateral and fixed-unilateral; appliances to control harmful habits; myofunctional therapy and retention appliances
- Diagnostic services; orthodontic casts
- Preventative services; space maintainers
- In-office lab charges, when related to the work covered by the treatment Plan

## A GUIDE TO YOUR BENEFITS - OPSEU

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### Payment of Orthodontic Claims

Orthodontic treatment is usually given over a long period of time. The Dental Plan will reimburse you on a monthly or quarterly basis, commencing with the date on which the orthodontic appliance is installed.

**DO NOT WAIT until the orthodontic treatment is completed to submit your orthodontic claims.**

**All claims must be received by the Insurance Carrier on or before the deadline date, no later than 4:30 p.m.**

**December 31<sup>st</sup>, or the last working day of the year, following the year the expense was incurred. Claims mailed before the deadline but received by the Carrier after the deadline will not be accepted.**

### Fluoride Treatment

Dependent children, 12 years of age and under.

### Pit and Fissure Sealants

Dependent children 6 to 18 years of age.

### Transfer of Dental Records

You should have your dental records transferred when you change dentists as time limits apply to some of the dental services covered under the Dental Plan.

### Services Not Covered

The Plan will not pay for services or supplies that are not usually provided to treat a dental problem, including:

- services fully or partially provided under any government sponsored hospital or medical Plan
- services provided free of charge or paid for directly or indirectly by any government, or for which a government prohibits payment of benefits
- services to which the patient is entitled without charge or for which no charge would have been made in the absence of this coverage
- cosmetic treatment (other than polishing of teeth)
- experimental treatment
- expenses of dental treatment required as a result of war or engaging, in a riot or insurrection unless you are performing your normal duties and not disregarding the instructions of the Employer
- charges for missed or broken appointments or for completion of Claim forms required for the payment of a Claim
- pit and fissure sealants for adults
- fluoride treatment for adults
- orthodontics for adults

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **When Coverage Ends**

Dental coverage will end as follows:

- the date you cease employment for Regular employees
- on the last day of the month in which seasonal employment ends for Seasonal employees
- the date you join the armed forces of any country on a full-time basis

### **Deadlines For Submitting Claims**

**Claims must be submitted within 90 calendar days of termination of employment.**

Termination of employment can result from retirement, resignation, lay-off, or if you transfer out of the OPSEU bargaining unit.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### LONG TERM INCOME PROTECTION (LTIP) PLAN FOR REGULAR FULL-TIME EMPLOYEES

#### Benefits

Your benefits plan provides long term disability benefits under the Long Term Income Protection (LTIP) Plan. The LTIP Plan provides a monthly benefit of 66 2/3% of your gross monthly salary if you are totally disabled and found by the Insurance Carrier to be qualified to receive LTIP benefits.

To qualify for LTIP benefits, you must provide medical proof acceptable to the Insurance Carrier that you were:

- totally disabled continuously for the 6 months qualifying period, and
- under treatment of a physician during the entire period of total disability

Annual increases to monthly LTIP benefits are negotiated through collective bargaining and are effective January 1<sup>st</sup>.

Effective January 1, 2010, and only for new LTIP claims, the LTIP benefit is 66 2/3% of your gross salary in effect on the date the employee is qualified by the Insurance Carrier to receive LTIP benefits, and includes any retroactive salary adjustments the employee is entitled to receive. Prior to January 1, 2010, the monthly LTIP benefit was based on the employee's gross salary at the date of disability.

#### Premiums

Employer pays 100% of premium.

#### Making a Claim for LTIP Benefits

If you have been absent from work due to illness or injury for more than three months, you will receive LTIP Claim forms and an information package on how to apply for LTIP.

If it appears from the early weeks of your illness or injury that you may be off work continuously for three months or more, you can request the forms without waiting the three months by contacting:

**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

The following forms must be completed for LTIP claims:

- Employee Statement
- Attending Physician's Statement
- Employer's Statement

You complete the Employee Statement and your physician completes the Attending Physician's Statement.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Making a Claim for LTIP Benefits (Continued)**

Submit both the Employee Statement and the Attending Physician's Statement to the Insurance Carrier, then notify OSS when you have mailed in these forms. OSS will then complete the Employer's Statement and send it directly to the Insurance Carrier.

You are also required by the Insurance Carrier to apply for Canada Pension Plan (CPP) Disability benefits.

### **Qualifying Period**

The qualifying period for the LTIP Plan is six (6) months or the expiration of accumulated sick leave credits, whichever is later, during which time the employee is totally disabled and is unable to work due to illness or injury.

### **Totally Disabled from "Own Occupation"**

For the first 30 months of total disability (6-month qualifying period plus the following 24 months) you must be wholly and continuously disabled by illness or injury which prevents you from performing the essential duties of your normal occupation.

### **Totally Disabled from "Any Occupation"**

After 30 months of total disability from your own occupation, you will be considered totally disabled if you are continuously unable due to illness or injury to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience. The availability of such jobs or work will not be considered in assessing your disability.

In assessing your LTIP Claim, the Insurance Carrier may request additional medical information and/or independent medical examination(s). When the review is complete, the Carrier will send you and your Employer a letter outlining their decision.

**Important: The letter to your Employer will not contain any medical information.**

### **Approved for LTIP**

Once you are approved for LTIP benefits, you will receive monthly payments from the Insurance Carrier at the end of each month. You may be required from time to time to provide medical up-dates to the Insurance Carrier as requested.

**You must report to the Insurance Carrier any other disability or retirement benefits you are receiving, e.g. Workplace Safety and Insurance Board (WSIB) benefits, Canada Pension Plan (CPP) disability benefits, retirement pension from the OPSEU Pension Trust.**

**Failure to report all disability and retirement benefits will result in an overpayment of your LTIP benefits which you will be required to pay back to the Insurance Carrier.**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Benefits/Pension during LTIP**

#### **Regular full-time Employees:**

The Employer will pay both the Employer and employee portions of the benefits premiums and pension contributions while you remain qualified to receive LTIP benefits.

#### **Regular Part-Time Employees:**

The Employer will pay a pro-rated amount for pension contributions and benefit premiums according to the percentage that the employee's weekly hours of work bear to full-time employment. The employee will pay the balance of the pro-rated monthly premiums.

**Fixed Term employees and Seasonal employees do not have coverage for LTIP benefits.**

### **Supplementary Life Insurance while on LTIP**

If you had Supplementary Life Insurance prior to qualifying for LTIP, your coverage remains in place and you are not required to pay the premium as long as you remain qualified for LTIP benefits. You will also be covered under the SH&H Plan and the Dental Plan and your accrual of pension credits will continue as if you were at work. If you want to continue your existing Dependent Life Insurance, you can do so by paying the premiums to your Employer.

You will be refunded any Supplementary Life Insurance premiums that you paid after the date you became qualified to receive LTIP benefits.

Any premiums you paid for SH&H, including Vision Care and Hearing Aids, Dental and LTIP coverage during a leave of absence without pay while awaiting the LTIP decision, will be refunded to you.

### **How LTIP Benefits are Calculated**

Effective January 1, 2010, the monthly LTIP benefit is sixty-six and two thirds percent (66 2/3%) of your gross monthly salary in effect on the date you are qualified to receive LTIP benefits by the Insurance Carrier, including any retroactive salary adjustments to which you are entitled. LTIP benefits for claims approved prior to January 1, 2010 were based on the salary in effect on the date of disability.

Income tax is deducted from LTIP benefits.

Increases to LTIP benefits are subject to collective bargaining negotiations and are effective each year on January 1<sup>st</sup>.

### **Offsets to LTIP Payments**

The amount of LTIP benefits will be reduced by the total of other disability or retirement benefits you may be entitled to receive from the other sources such as:

- Canada/Quebec Pension Plan (CPP/QPP) (excluding benefits received for dependents)
- OPSEU Pension Trust (OPT) Retirement Pension
- OPSEU Pension Trust disability benefits

## A GUIDE TO YOUR BENEFITS - OPSEU

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### Offsets to LTIP Payments (Continued)

- WSIB benefits and awards, excluding awards and benefits payable for an unrelated WSIB disability or Non-Economic Loss (NEL) awards from WSIB
- Earnings recovered as a result of your disability through a legally enforceable cause of action against some other person or corporation.

**You must report all disability and retirement benefits you are receiving to avoid an overpayment of LTIP benefits. Failure to report all disability and retirement benefits will result in an overpayment of your LTIP benefits which you will be required to pay back to the Insurance Carrier.**

### Rehabilitative Employment during LTIP

While you are receiving LTIP benefits, you may resume employment on a gradual basis as recommended by your physician while under the protection of the LTIP Plan. Rehabilitative employment means you receive payment from the Employer for the hours you work.

- During your rehabilitative employment, your monthly LTIP payments are reduced by 50% of your rehabilitative employment earnings for up to 24 months.
- If during any month your total income is more than 100% of your pre-disability earnings, the excess will be deducted from your LTIP payments.
- If you are medically unable to continue with your rehabilitative employment, you will continue to receive your monthly LTIP benefits.

### Employee Responsibilities

While receiving LTIP benefits, you are required to remain under the treatment of a physician during the entire period of disability. You are also required to apply for Canada Pension Plan (CPP) disability benefits.

You must provide ongoing medical information as required by the Insurance Carrier in order to continue to qualify for LTIP benefits. While receiving LTIP benefits, you must report any income or benefits from other sources such as CPP disability benefits, OPT retirement pension, WSIB awards.

**You must report all disability and retirement benefits to the Insurance Carrier. Failure to do so will result in an overpayment of your LTIP benefits which you will be required to pay back to the Insurance Carrier.**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **When LTIP Payments End**

Your LTIP payments end on the earliest of the following dates:

- the date you are no longer totally disabled,
- the last day of the month in which you reach age 65,

### **LTIP during Pregnancy and/or Parental Leave**

While you are on pregnancy and/or parental leave and receiving Employment Insurance (EI) benefits, you will not receive LTIP benefits from the Carrier.

### **If you Recover Lost Income from a Third Party**

The Insurance Carrier has the right to part of the money you recover through legal action or settlement from a third party for lost income as a result of your disability.

### **Claims Not Covered by LTIP**

The Carrier will not pay LTIP benefits for total disability resulting from bodily injury resulting from insurrection, war, service in the armed forces of any country during a time of war, civil commotion, or participation in a riot unless directed by your Employer.

### **Late Filing Penalty**

If your LTIP Claim is submitted more than six months after the qualifying period, retroactive benefits are limited to six months prior to receipt of the Claim, with the following exceptions:

- If you are in receipt of, or have applied for, Workplace Safety and Insurance (WSIB) benefits and you had not previously applied for LTIP benefits and you apply for LTIP within 6 months of the denial, termination or reduction of WSIB benefits, or the date of a final decision of an appeal for WSIB benefits, whichever is later, there is no limit on retroactive LTIP benefits as a result of the late filing.
- If you are in receipt of or have applied for WSIB benefits and you have not applied previously for LTIP benefits and you apply for LTIP more than 6 months after the denial, termination or reduction of WSIB benefits or the date of a final decision of an appeal for WSIB benefits, retroactive LTIP benefits are limited to 6 months plus the period of WSIB benefits or appeal, whichever is longer.
- If you apply for LTIP more than 6 months after the end of your qualifying period, and the reason for the delay in filing the LTIP application is due to a disability, then there will be no limit on retroactive LTIP benefits. You must provide medical proof that the disability, in whole or in part, caused the late filing.



## A GUIDE TO YOUR BENEFITS - OPSEU

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### **When are you Not Eligible to apply for LTIP**

You will no longer be eligible to apply for LTIP on one of the following:

- the day you reach age 64 years and 6 months, or the day you retire, whichever is earlier
- the last day of the month in which you cease employment or are no longer an eligible employee by resignation, retirement or termination of employment
- the date you join the armed forces of any country on a full-time basis

## A GUIDE TO YOUR BENEFITS - OPSEU

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### LIFE INSURANCE PLANS FOR REGULAR FULL-TIME EMPLOYEES

#### Life Insurance

The following Life Insurance Plans are available:

- Basic Life Insurance
- Supplementary Life Insurance (optional)
- Dependent Life Insurance (optional)

#### Basic Life Insurance

Your Basic Life Insurance benefit is 100% of your annual salary based on your regularly scheduled work or \$10,000 whichever is higher.

Your Employer pays 100% of the premiums for Basic Life Insurance. Premiums paid by the Employer are a taxable benefit.

Life Insurance benefits are paid to the person named as beneficiary in the event of your death. If a beneficiary is not named, the money will be paid to your estate.

Your beneficiary may be changed at any time but must be done in writing by completing and signing a Group Insurance Application form available on MyOPS, or contact:

**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

Contact OSS regarding any changes to your status such as marriage, divorce, birth of a child, as these events may affect your Life Insurance Plans.

#### Supplementary Life Insurance Coverage (Optional)

You can choose coverage in amounts equal to one, two or three times your gross annual salary.

You pay 100% of the premiums for Supplementary Life Insurance. Premiums are based on your age, salary and how much Supplementary Life Insurance you purchase. If you are disabled, the amount of your life insurance is based on your salary at the date you are qualified to receive LTIP benefits as approved by the Insurance Carrier.

#### Evidence of Insurability

If you elect to purchase Supplementary Life Insurance **within 31 days** after appointment as a Regular employee under the Public Service of Ontario Act (PSOA) or upon marriage (includes common law and same sex spousal relationships) or after the birth or adoption of a child, you do not have to provide evidence of insurability.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Evidence of Insurability (Continued)**

If you apply **after the 31 days**, you must provide evidence of medical insurability by completing a Group Insurance Application Form and Evidence of Insurability form available on MyOPS or contact:

**Ontario Shared Services (OSS) Contact Centre  
Greater Toronto Area (GTA) - (416) 326-9300  
Toll Free - 1-866-320-1756  
TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259  
Email - askOSS@ontario.ca**

The amount of coverage and premium payments adjusts with your age on the October following or coinciding with your birthday and changes in your salary from either the date the increase is approved or the effective date, whichever is later.

If you are absent from work due to sickness or injury on the date the increase would have occurred, the increase will not take effect until you have returned to work for at least one working day.

If your salary is reduced, you may choose to maintain your Life Insurance coverage at the former higher level by contacting OSS.

If an employee continues working after age 65 and employee has Supplementary Life Insurance and retires (e.g. at age 69), the option to convert is not available

### **Dependant Life Insurance (Optional)**

You pay 100% of the premiums for Dependent Life Insurance. You may choose one of the following:

- spouse's benefit is \$1000 and/or your children's benefit is \$500 per child, or
- spouse's benefit is \$2,000 and/or your children's benefit is \$1,000 per child

If you elect to purchase Dependent Life Insurance within 31 days of your appointment as a regular employee, upon marriage (includes common law and same sex spousal relationships) or the birth/adoption of a child, your spouse does not need to provide medical evidence of insurability.

Evidence of Insurability is not required for dependent children.

If you apply after the 31 days, you must provide evidence of insurability. For more information, contact OSS.

**Ontario Shared Services (OSS) Contact Centre  
Greater Toronto Area (GTA) - (416) 326-9300  
Toll Free - 1-866-320-1756  
TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259  
Email - askOSS@ontario.ca**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Supplementary Life Insurance while on LTIP**

If you become totally disabled for a continuous period of nine months (prior to age 64 and 6 months) or you are approved for benefits under the LTIP Plan and/or Workplace Safety and Insurance Board (WSIB) benefits, whichever comes first, your Supplementary Life Insurance continues without the payment of premiums by you as long as you are totally disabled, until the end of the month you turn 65, or die, whichever comes first.

Any premiums for Supplementary Life Insurance paid by you between the date of disability and the date this premium waiver comes into force will be refunded to you. If your coverage ceases and you want to reinstate it at a later date, you must provide medical evidence of insurability at that time.

Similarly, your Basic Life Insurance remains in place after six months of continuous disability and the premium is paid by the Employer.

### **When Coverage Ends**

Your coverage will end on the last day of the month in which you retire, resign, terminate your OPS employment, transfer out of the OPSEU bargaining unit or die. Coverage remains in force for a 31-day grace period following the date of termination.

You may choose to convert your group Basic Life Insurance to an individual policy if you apply within 31 days of the date of termination of Insurance.

### **Conversion of Life Insurance**

If your Basic, Supplementary and/or Dependent Life Insurance (for spouse only) coverage ends due to retirement or termination of your regular OPS employment status, you may apply to convert part or all of these Insurance Plans (less the \$2,000 retirement coverage, if elected by you) to an individual life policy with the Carrier, without providing medical evidence of insurability, within 31 days of the end of your coverage, except for employees working after age 65.

The Employer will advise you of the option to convert your Life Insurance on termination of your employment. Application must be made directly to the Carrier. For further information, contact:

**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **When Coverage Ends for Dependents**

Coverage for your dependents will end at the earlier of the following:

- the last day of the month in which your employment is terminated in the OPS
- the October 1st immediately following the date you reach age 65 if you continue working past that birthday
- the date your dependent ceases to be an eligible dependent

### **Making a Life Claim**

Claims for Life Insurance benefits must be made as soon as reasonably possible. For assistance, contact OSS at:

**Ontario Shared Services (OSS) Contact Centre**

**Greater Toronto Area (GTA) - (416) 326-9300**

**Toll Free - 1-866-320-1756**

**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**

**Email - askOSS@ontario.ca**

### **Advance of Life Insurance for Terminally ill Employees**

If you are terminally ill with a life expectancy of twenty-four (24) months or less, you may request advance payment on your life insurance from the Insurance Carrier under the Compassionate Assistance Loan Program, up to fifty percent (50%) of the combined value of your basic life and optional supplementary life Insurance policies.

To apply, you must write to:

Manager, Benefits Policy  
Ministry of Government Services  
13<sup>th</sup> Floor, Ferguson Block  
77 Wellesley Street West  
Toronto, ON M7A 1N3

Your letter should state that you are terminally ill with a life expectancy diagnosis of 24 months or less and that you are authorizing the exchange of supporting medical information between your physicians and the Insurance Carrier. Indicate the name of your home ministry and your WIN number.

The Benefits Policy Unit, Ministry of Government Services will acknowledge your request in writing and will obtain copies of your group life Insurance beneficiary information from your home ministry. This information will then be sent to the Carrier. If necessary, the Carrier will contact you or your doctor(s) for additional medical information.

Upon approval, the Carrier will send you a "Release Form" which you must complete and return. The release form explains the terms and conditions of the advance payment. Once the Carrier receives your signed release form, the Carrier will send you a cheque for the amount payable. If you should die while still an employee, any remaining Life Insurance benefits will be paid to the beneficiary named under your Life Insurance Plan. If you did not name a beneficiary, benefits will be paid to your estate.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### INSURED BENEFITS FOR REGULAR PART-TIME (RPT) EMPLOYEES

<b>RPT Employees</b>	<p>The regularly scheduled hours of work for a Regular Part-Time (RPT) employee are determined by the Employer provided they are:</p> <ul style="list-style-type: none"><li>a) less than 36 ¼ or 40 hours per week, but not less than 14 hours per week, or</li><li>b) less than 20 full days over a period of 4 consecutive weeks, but not less than 9 full days of 7 ¼ or 8 hours</li></ul>
<b>Benefits</b>	<p>Regular Part-Time (RPT) employees have the same Group Insurance Plans as Regular full-time employees, except premiums and coverage are pro-rated based on the percentage of your part-time hours compared to full-time hours.</p>
<b>Participation in Benefits Plans</b>	<p>On appointment to the Regular Part-Time service, you have the option to participate in the SH&amp;H Plan, including the Vision Care and Hearing Aids Plan, and the Dental Plan. To be eligible for benefits coverage, you must complete the waiting period from the first of the month coinciding with or following two months of continuous service.</p>
<b>Life Insurance</b>	<p>Basic Life Insurance is provided equal to 100% of your annual salary or \$5,000 whichever is greater. The Employer pays 100% of the premium.</p>
<b>VDT Eye Exam</b>	<p>RPT employees are covered for a VDT eye examination. For more information, refer to the Non-Insured Benefits Section for RPT employees.</p>
<b>Premiums</b>	<p>Premium costs are shared by you and your Employer. If you elect to participate in the benefits Plans, the Employer pays 40%, 50%, 60% 70% or 80% of the premium for the Dental Plan, whichever is closest to the percentage of your RPT weekly hours of work to full-time hours. You pay the balance of the monthly premiums. The Employer pays 100% of the premium for SH&amp;H, including Vision Care and Hearing Aids.</p> <p>If you do not join when you are first appointed, or you choose to join after having opted out, you may submit an application by December 31<sup>st</sup> of any year and coverage will begin on January 1st of the following year</p>

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Premiums (Continued)**

Application forms are available on MyOPS or contact:

**Ontario Shared Services (OSS) Contact Centre:**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

You may also opt into the Plan at any time on providing proof that similar coverage provided under your spouse's Plan has been terminated. Coverage would start at the earlier of the first of the month coinciding with or immediately following presentation of the proof to the Employer of termination of coverage from your spouse's Plan.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### INSURED BENEFITS FOR SEASONAL EMPLOYEES

#### Seasonal Employees

A Seasonal employee is appointed for a period of at least eight (8) consecutive weeks to an annually recurring full-time position in the Fixed Term service of a ministry.

#### Benefits

The following insured benefits are provided to Seasonal employees:

- Supplementary Health and Hospital (SH&H) Plan, including Vision Care and Hearing Aids
- Dental Plan
- Basic Life Insurance

#### Premiums

The Employer pays 100% of the premiums for the SH&H Plan, including Vision Care and Hearing Aids, the Dental Plan and Basic Life Insurance.

Seasonal employees are also covered for a VDT eye examination. For more information on making a claim, see the “Non-insured Benefits for Seasonal Employees” section.

The Long Term Income Protection Plan is not available to Seasonal employees.

#### When Coverage Begins

The first time you are hired, you are eligible for coverage on the first of the month coinciding with or following two months of continuous service. After that, you are covered on the first of the month coinciding with or immediately following the start of the next period of seasonal employment. You cannot be reimbursed for expenses incurred prior to and during the waiting period.

If you do not join when you first become eligible to participate, or you choose to join after having opted out, you may submit an application by December of any year and coverage will begin on January 1st of the following year. Forms are available on MyOPS or contact:

**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

You may opt into the Plan at any time upon providing proof that similar coverage provided under your spouse's Plan has been terminated. Coverage would start at the beginning of the month coinciding with or immediately following the presentation of the proof.



## A GUIDE TO YOUR BENEFITS - OPSEU

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**When Coverage Ends** You can terminate your participation in the benefits Plan even if you are not ending your employment. For more information, contact:

**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

**Basic Life Insurance** Basic Life Insurance coverage is \$5,000 during the period of employment. The Employer pays 100% of the monthly premium.

**Benefits between periods of Seasonal Employment** You have the option of continuing your insured benefits coverage at your own expense between periods of seasonal employment if you pay the full premiums.

Seasonal employees may select some or all insured benefits during their hiatus period of seasonal employment. You must pay the full premiums at least one week in advance before the first day of each month for the benefits you have chosen to maintain during the hiatus period. Failure to pay full premiums will disentitle you to any further benefits coverage during that hiatus period and coverage will end at the end of the last month for which you paid premiums.

Once a Seasonal employee elects which benefits to maintain during the hiatus period, they must continue paying premiums for all benefits Plans chosen in order to be covered. You cannot “opt in and opt out” of benefits plans at various points throughout the same hiatus period.

If you do not maintain the coverage for the entire period between seasons, dental expenses are limited to \$1000 per calendar year.

If you maintain coverage for the entire hiatus period, there is no limit on benefits payable in a calendar year.

If you are on pregnancy and/or parental leave under the *Employment Standards Act, 2000* during a period of seasonal work, your insured benefits coverage and pension contributions (provided you are a member of the OPSEU Pension Plan) continue as if you were at work, for the balance of your seasonal period and for the period of time that you would have been recalled, unless you elect in writing not to pay your share of the required premiums or contributions.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Coverage during Pregnancy and Parental Leave**

If you are on pregnancy and/or parental leave under the *Employment Standards Act, 2000* during a period of seasonal work, your insured benefits coverage and pension contributions (if you are a member of the OPSEU Pension Plan) continue as if you were at work. This applies to the remainder of your seasonal fixed term and for the period of time that you would have been recalled, unless you elect in writing not to pay your share of the required benefits premiums or pension contributions.

For further details on entitlements, contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

### **When Does Coverage End**

If you choose not to maintain your coverage during the off-season, or you terminate your employment with the OPS, coverage will end at the end of the month in which your contract terminates for Basic Life, Supplementary Health and Hospital Plan including Vision Care and Hearing Aids and the Dental Plan.

For Basic Life Insurance only, coverage remains in force for a grace period of 31 days following the end of the month in which your fixed term contract terminates.

Upon termination of coverage, you may apply to convert your group life Insurance to an individual life policy within 31 days of the end of your coverage without providing evidence of insurability.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### INSURED BENEFITS FOR FLEXIBLE PART-TIME (FPT) EMPLOYEES

**FPT Employees** Flexible Part-time (FPT) employees are governed by Appendix 32 of the OPSEU Collective Agreement and are employed by the Ministry of the Attorney General as court support staff.

FPT employees are irregularly scheduled regular court support staff and Court Clerks, Court Registrars and Court Reporters, Court Service Officers, Court Service Specialists and Court Interpreters.

FPT employees are not part of the Regular Part-Time service.

**Benefits** FPT employees have the option to participate in the benefits Plans and the premiums will be cost shared depending on their category of work. If you elect benefits coverage, you receive the same insured benefits as Regular Part-Time employees.

FPT employees are assigned to one of two minimum annual hours of work categories:

Category 1: a minimum of 1000 hours per year

Category 2: a minimum of 1500 hours per year

**Premiums** FPT employees who opt to enrol in the Group Insurance Plans, premiums are cost-shared on the following basis:

Category 1: Employer pays 50% and employee pays 50%

Category 2: Employer pays 80% and employee pays 20%

**“Opting In”** FPT employees who elect group Insurance benefits Plans receive the same insured benefits as Regular Part-Time employees. You must complete and sign the Group Insurance Application Form available on MyOPS or contact:

**Ontario Shared Services (OSS) Contact Centre**

**Greater Toronto Area (GTA) - (416) 326-9300**

**Toll Free - 1-866-320-1756**

**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**

**Email - askOSS@ontario.ca**

**“Opting Out”** FPT employees who elect not to participate in the Group Insurance Plans are entitled to the following provisions of the Collective Agreement:

- 4.6% of gross pay in lieu of compensation for holidays
- 4% of gross pay in lieu of vacation leave with pay
- 6% of basic hourly rate in lieu of insured benefits

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Re-electing Benefits**

FPT employees may re-elect during the third year following the date of their previous election or within 31 days of the date of appointment to a position in a different annual hours of work category.

Re-election of benefits will be effective on January 1<sup>st</sup> of the year following an election of insured benefits submitted by December 31<sup>st</sup>.

For FPT employees who re-elect benefits coverage within 31 days of appointment to a position in a different annual hours of work category, benefits will be effective on the first day of the month following the date the ministry receives the Notice of Election.

### **Pension Plan**

Pension Plan membership is mandatory even if insured benefits are waived.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### BENEFITS FOR FIXED TERM EMPLOYEES

#### **Fixed Term Employees**

A person may be appointed for a fixed term in a ministry (other than in a minister's office) under Section 32 of the Public Service of Ontario Act.

#### **Payment in Lieu of Benefits**

After completing one (1) month of continuous service, Fixed Term (FXT) employees receive the following:

- 6% of their basic hourly rate (excluding over-time) in lieu of insured benefits
- 4.6% in lieu of statutory holiday pay
- 4% in lieu of vacation pay
- One VDT eye exam every 24 months

## SECTION II

# NON – INSURED BENEFITS

For Employees Represented by  
OPSEU

**VDT Eye Exams**  
**Travel Accident Insurance**  
**Leaves of Absence**  
**Statutory Holidays**  
**Bereavement Leave**  
**Special and Compassionate Leave**  
**Vacation**  
**Pregnancy Leave**  
**Parental Leave**  
**Short Term Sickness Plan**  
**Long Term Income Protection Plan**  
**Jury Duty and Witness Leave**  
**Union Leaves**  
**Other Leaves**  
**Self-Funded Leave Plan**  
**Termination Payments**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### NON-INSURED BENEFITS FOR REGULAR FULL-TIME EMPLOYEES

#### VDT Exams

VDT eye exams are provided under the Health and Safety provision of the OPSEU collective agreement.

The Employer pays the cost of a VDT eye examination to a maximum of \$50 every 24 months if performed by a qualified optometrist or ophthalmologist, for Regular full-time employees, Regular Part-Time, Seasonal and Fixed Term employees, excluding students.

Claims are submitted to the Insurance Carrier and must be clearly marked as a VDT eye exam to ensure they are not paid as part of the \$340 limit under the Vision Care Plan or the routine eye exam under the SH&H Plan.

Fixed Term employees must submit their VDT Claims directly to their manager for reimbursement.

For more information on submitting a VDT Claim, visit the MyOPS website or contact:

**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

A pregnant VDT operator who operates a VDT (Video Display Terminal) that contains cathode ray tubes may request re-assignment from VDT duties for the remainder of her pregnancy by submitting a written request to the manager together with a certificate from a legally qualified medical practitioner certifying that she is pregnant.

## A GUIDE TO YOUR BENEFITS - OPSEU

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**Travel Accident Insurance** The Ontario government provides travel accident Insurance for any accident or injury that may occur while you are travelling on government business. This Insurance does not apply for travel to and from work and it does not apply to injuries caused by an accident that arises out of the normal duties of your job.

**Coverage** Travel Accident Insurance provides coverage of:

- \$100,000 for accidental death
- Up to \$100,000 for accidental injury according to a pre-set schedule

**Who to Contact** Claims arising under this coverage should be referred to the Ontario Shared Services (OSS) Contact Centre, Insurance and Risk Management.

**Premiums** The Employer pays 100% of the premium.

**Beneficiary** If you die while an employee, benefits are paid to the beneficiary named under your Group Insurance Plan. If you did not name a beneficiary, benefits are paid to your estate.

If you wish to change your beneficiary, you must complete and sign a new Group Insurance Application form available on-line at MyOPS or contact:

**Ontario Shared Services (OSS) - Contact Centre:**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**



## A GUIDE TO YOUR BENEFITS - OPSEU

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<b>Leaves of Absence</b>	As a Regular full-time employee, your non-insured benefits include a variety of paid and unpaid leave provisions.
<b>Applying for Leaves</b>	Leave requests generally require prior approval by the appropriate ministry authority. Exceptions may include leaves required for illness, bereavement and emergency leave.
<b>Premiums during Leaves of Absence</b>	<p>You may request a leave of absence without pay and without accumulation of credits. The Employer will review your request and operational requirements may be considered before approving such leaves.</p> <p>If you are on a leave with pay (e.g. vacation, short term sickness), your benefits coverage will remain the same.</p> <p>If you are on a leave without pay for one calendar month or more (except when you are on pregnancy or parental leave), you must pay both the Employer and employee portions of the benefit premiums to maintain your coverage.</p> <p>For application forms and further information prior to your leave, contact:</p> <p><b>Ontario Shared Services (OSS) - Contact Centre Greater Toronto Area (GTA) - (416) 326-9300 Toll Free - 1-866-320-1756 TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259 Email - askOSS@ontario.ca</b></p>
<b>Pension during Leaves of Absence</b>	You can obtain pension credit for an unpaid leave of one month or more by paying both the employee and Employer portions of pension contributions to the OPSEU Pension Plan during your leave, or by purchasing pension credit on your return to work. For further information, contact the OPSEU Pension Trust prior to your leave.
<b>Returning from Leave</b>	Upon return from an approved leave of absence, you have the right to return to your position unless the position has been declared surplus, in which case the Employment Stability provisions of the OPSEU collective agreement will apply.
<b>Statutory Holidays</b>	<p>You are entitled to the following twelve (12) paid holidays each year:</p> <ul style="list-style-type: none"><li>• New Year's Day</li><li>• Family Day</li><li>• Good Friday</li><li>• Easter Monday</li><li>• Victoria Day</li><li>• Canada Day</li><li>• Civic Holiday</li><li>• Labour Day</li><li>• Thanksgiving Day</li><li>• Remembrance Day</li><li>• Christmas Day</li><li>• Boxing Day</li></ul>

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Bereavement Leave**

You are allowed up to three (3) days leave with pay in the event of the death of your spouse (includes same sex spouse), mother, father, mother-in-law, father-in-law, son, daughter, step-son, step-daughter, brother, sister, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandparent, grandchild, ward, guardian, stepmother, stepfather, step-grandparent or step-grandchild.

You are allowed a one-day leave with pay in the event of death and to attend the funeral of your uncle, aunt, niece, or nephew, if you would otherwise have been at work.

If the funeral is 800 or more kilometres from home you are allowed up to two days leave without pay to attend the funeral.

### **Special and/or Compassionate Leave (includes Religious Holidays)**

You may request and your manager will consider a leave of absence with pay for special and/or compassionate reasons as follows:

- up to three days paid leave (includes up to two days for religious observance)
- up to six months leave with the approval of your Deputy Minister
- over six months, if certified by the Civil Service Commission and with approval of the Lieutenant Governor in Council.

You are entitled to a maximum of two days of paid leave per year to observe religious holidays identified on the list of Religious Holidays provided by the Employer annually. The two days of paid leave will be deducted from the three days of special and compassionate leave.

The annual list of religious holidays is available on MyOPS or by contacting the Ontario Shared Services Contact Centre.

Credit accrual, pension and benefit Plan coverage continues during leaves of absence with pay.

For more information or assistance with your leave request, contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### Vacation

Your vacation entitlement is based on your years of continuous service in the OPS:

- 15 days/ year for the first 8 years of continuous service
- 20 days/year after 8 years of continuous service
- 25 days/year after 15 years of continuous service
- 30 days/year after 26 years of continuous service

You earn vacation credits in respect of each full or partial month in which you are at work or on leave with pay.

On commencing employment, you are assigned pro-rated vacation credits for the balance of the calendar year. You must complete six months of continuous service before you can use your vacation credits.

You are not entitled to vacation credits if you are on an unpaid leave for more than a calendar month or if you are receiving LTIP benefits, unless you are in an LTIP rehabilitation program with the Employer.

On termination of employment, you are entitled to be paid out for any earned and unused vacation credits.

### Vacation Carry-over

You may carry-over earned and unused vacation credits from one year to the next, and accumulate up to twice your annual number of vacation credits in the carry-over year. However, you must reduce this accumulation to a maximum of one year's credits by December 31st of each year or forfeit the excess vacation credits.

If you are unable to reduce your accumulated vacation credits by the December 31 deadline you may request a carry-over of vacation credits for one of the following reasons:

- an injury or illness for which an award is granted under the *Workplace Safety and Insurance Act*
- total disability
- an extraordinary requirement of the Employer

At your request, your Deputy Minister/Designee shall grant a corresponding number of days of paid leave to replace the forfeited vacation credits. These paid leave days must be taken with the consent of the manager.

If you terminate employment and have not taken these paid leave days, you will not be paid for them.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Additional Vacation after 25 Years Service**

Upon completion of 25 years of continuous service you will receive an additional five (5) days vacation in that year only.

### **5 Days Paid Leave after 25 Years Service at age 64**

If you complete 25 years of continuous service on or before the last day of the month in which you reach age 64, you are entitled, after that month, to five (5) days leave with pay. This leave is separate and apart from the 25-year additional vacation leave above and must be taken before age 65.

### **Pregnancy and Parental Leave (includes Adoption Leave)**

You are entitled to pregnancy and/or parental leave in accordance with legislation set out in the *Employment Standards Act, 2000 (ESA)*, if you have **completed at least thirteen weeks of service** with the Employer prior to the expected date of birth or the date you assume custody, care and control of an adopted child. ESA pregnancy and parental leave are both leaves without pay.

You may be eligible for Federal Government Employment Insurance (EI) benefits if you have completed the required hours of insurable employment in the last 52 weeks or since your last Claim. If you qualify for EI benefits, the Employer will provide EI top-up payments under the Supplemental Unemployment Benefit (SUB) Plan. SUB payments do not apply to Seasonal or Fixed-Term Employees. Further details on SUB payments are available in this section.

**As EI benefits are administered by the Federal Government, contact Service Canada for more information on eligibility, application forms or questions about your EI entitlements.**

**[www.serviccanada.gc.ca](http://www.serviccanada.gc.ca)  
1 800 0 CANADA  
(1-800-622-6232)**

### **Pregnancy Leave**

To apply for pregnancy leave, you must provide your manager with a statement signed by your physician confirming your pregnancy and identifying the anticipated due date.

Under the ESA, pregnancy leave may begin up to 17 weeks before the expected birth date. You may qualify for benefits under the Federal Government's Employment Insurance (EI) program 8 weeks prior to the expected birth date. In order to receive the Employer's SUB payments, you must be in receipt of EI benefits. Therefore, if your pregnancy leave begins 17 weeks prior to the due date, you will not receive income for the first 9 weeks of leave from EI or the Employer.

## A GUIDE TO YOUR BENEFITS - OPSEU

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**Pregnancy Leave (Continued)** Your pregnancy leave will end 17 weeks after it began, or six weeks after the birth, still birth or miscarriage, whichever is later, unless you choose to end the leave earlier and submit a certificate from a legally qualified medical practitioner.

If you are entitled to parental leave, you must commence this leave immediately following the end of your pregnancy leave.

**Changing Your Pregnancy Leave End Date** You may end your leave earlier by giving your Employer at least four weeks written notice of your intended return date, along with your doctor's certification of readiness to return to work.

If you had Planned to return to work early and later decided to extend your pregnancy leave to the 17 week maximum, you need to notify your manager with at least four weeks written notice prior to the date your leave was scheduled to end.

**Interrupted Pregnancy Leave** Generally, pregnancy leave is a continuous leave of up to 17 weeks that is not interrupted by a return to work. However, in the event of a premature birth, where the physician has diagnosed complications that require the child to be hospitalized for a lengthy period, you may request a return to work until the child is released from hospital. You must provide the Employer at least four weeks notice of such intent to return to work, along with certification from your physician confirming that you are medically able to return to work.

For further information, contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

You may elect to take up to 35 weeks of parental leave by requesting in writing at least two weeks prior to the expiry of your pregnancy leave.

**Parental Leave (includes Adoption Leave)** If you are the biological mother, you may elect to take up to 35 weeks of parental leave which must commence immediately following your pregnancy leave, unless the child has not yet come into your custody, care and control for the first time. You must take the leave within 52 weeks of the birth.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Parental Leave (includes Adoption Leave) (Continued)**

If you are the biological father or an adoptive parent (also includes a person of the opposite sex or same sex who is in a permanent relationship with the parent of a child, such as a step-parent, and who intends to treat the child as their own), you are entitled to a maximum of 37 weeks of leave which may begin:

- No earlier than the day the child comes into your custody, care and control for the first time; and
- No later than 52 weeks after the day the child is born or comes into your custody, care and control for the first time.

### **Changing Your Parental Leave End Date**

If you choose to change your parental leave end-date to an earlier or later date than the date indicated when your leave commenced, you may do so by giving your manager at least four weeks notice in writing prior to the initial end date.

### **Parental Leave Extension**

If you are the biological father, an adoptive parent or a person of the opposite sex or same sex who is in a permanent relationship with the parent of a child and you intend to treat the child as your own, you may elect to take an extension of up to six weeks of unpaid leave, but with accumulation of credits following your 37-week parental leave.

You must apply for this leave extension in writing at least two weeks prior to the scheduled end-date of your parental leave.

### **Interrupting Parental Leave**

Parental leave must be taken all at one time; it cannot be interrupted by a return to work.

### **SUB Payments during Pregnancy and Parental Leave**

If you qualify for, and are in receipt of pregnancy and/or parental leave benefits under the Federal Government's *Employment Insurance Act*, the Employer will provide top-up benefits up to 93% of your weekly rate of pay under the OPS Supplemental Unemployment Benefit (SUB) Plan.

### **Pregnancy Leave SUB Payments**

Biological mothers are entitled to a maximum of 17 weeks payments as follows:

- 93% of weekly rate of pay for the first 2 weeks of pregnancy leave (i.e. during the 2-week EI waiting period)
- SUB top-up of EI benefits to 93% of your weekly rate of pay for up to 15 weeks thereafter

If you are receiving earnings from other employment during the pregnancy leave, the Employer's SUB payments will be adjusted so that the total you receive from EI, SUB and other employment is equal to 93% of your regular weekly rate of pay.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Pregnancy Leave SUB Payments (Continued)**

The SUB top-up maximum is based on your weekly rate of pay at the time pregnancy leave begins. However, the benefit amount you receive will be adjusted to reflect your progression on the wage grid and any negotiated or amended wage rates for your classification as they are implemented.

If you take parental leave following your pregnancy leave, you will also be entitled to parental leave SUB payments if you qualify for, and are in receipt of EI parental benefits.

A VDT operator who is pregnant may request reassignment from VDT duties for the remainder of her pregnancy. The SUB top-up maximum will be based on the actual weekly rate of pay of her home position classification on the last day worked prior to the reassignment.

### **Parental Leave SUB Payments**

EI provides a maximum of 35 weeks of parental benefit payments per family following the birth or adoption of a child. The parents decide if and how the 35 weeks of benefits are shared. One parent may receive the entire 35-week allotment, or both parents may share the benefit payments.

Biological mothers, who have served the two-week waiting period under EI, are entitled to a maximum of 15 weeks of parental leave SUB payments as follows:

- SUB top-up of EI benefits to 93% of your weekly rate of pay for up to 15 weeks

Biological fathers and adoptive parents, who elect to serve the two week waiting period under EI, are entitled to a maximum of 17 weeks of SUB payments as follows:

- 93% of weekly rate of pay for the first two weeks of parental leave
- SUB top-up of EI benefits to 93% of your weekly rate of pay for up to 15 weeks after the two week waiting period has been served

If you are receiving earnings from other employment during the parental leave, the Employer's SUB payments will be adjusted so that the total you receive from EI, SUB and other employment is equal to 93% of your regular weekly rate of pay.

### **SUB Payments during the EI Waiting Period**

The SUB Plan also provides benefit payments during the EI waiting period. If both parents decide to share parental leave benefits, only one waiting period needs to be served under the current EI rules.

If you serve the EI waiting period, you will be entitled to 93% of your weekly rate of pay for the 2-week EI waiting period. You will receive a SUB top-up to 93% of your regular weekly rate of pay for the remaining 15 weeks.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **SUB Payments during the EI Waiting Period (Continued)**

If you waive the EI waiting period, and begin to receive your EI parental leave benefits immediately, you will not receive the SUB payment for the two-week EI waiting period. You will receive a SUB top-up to 93% of your regular salary for 15 weeks.

### **Benefits and Pension during Pregnancy and Parental Leaves**

During pregnancy, parental and the extension of parental leave of up to six weeks, your insured benefits coverage and pension contributions continue as if you were at work, unless you elect in writing not to pay your share of the required premiums or contributions.

Although these leaves are considered to be unpaid leave, your STSP credits balance and continuous service is maintained during these leaves.

### **Benefits Premiums and Pension Contributions while on Extension of Pregnancy and Parental Leave**

You can arrange for your share of any benefit premiums, pension contributions and any other deductions to be taken from your SUB payments from your Employer during pregnancy and parental leave. Income tax and Canada Pension Plan (CPP) contributions will be taken from your SUB payments but will be based on the amount of your SUB allowance and not your salary. You will not have to pay Employment Insurance (EI) premiums.

For additional information on continuing your benefit premiums and pension contributions, contact:

**Ontario Shared Services (OSS) - Contact Centre  
Greater Toronto Area (GTA) - (416) 326-9300  
Toll Free - 1-866-320-1756  
TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259  
Email – askOSS@ontario.ca**

### **Increasing Life Insurance**

Within 31 days after the birth or adoption of your child, you can elect to purchase Supplementary or Dependent Life Insurance coverage without evidence of insurability.

### **Working While Receiving EI Pregnancy or Parental Benefits**

Under the current EI rules, if you work during a pregnancy or parental leave you must report any earnings to EI. Any money you earn is deducted dollar for dollar from your EI pregnancy benefits.



## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Employees with Less than 13 Weeks of Employment**

If you become a parent before completing the minimum service requirements needed to qualify for pregnancy or parental leave, upon your request, the Employer will grant discretionary leave of absence without pay and without benefits, for up to the following periods:

- 52 weeks of leave without pay if you are a biological mother who would otherwise qualify for pregnancy and parental leave
- 43 weeks of leave without pay if you are a biological father, an adoptive parent or a person of the opposite sex or same sex in a permanent relationship with the parent of a child (and who intends to treat the child as your own) who would otherwise qualify for parental and extended leave

You may elect to continue benefit coverage and pension contributions by paying both the employee and Employer portions during any unpaid leave periods.

For information on maintaining group insurance coverage and pension contributions while on pregnancy and/or parental leave, contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Short Term Sickness Plan (STSP)**

For Regular full-time employees, the Short Term Sickness Plan (STSP) will pay benefits for up to 130 days per calendar year, if you are unable to attend work due to illness or injury, as follows:

- the first 6 days of absence are paid at 100% of regular salary
- the remaining 124 days are paid at 75% of regular salary

In order to qualify for and access your STSP credits you must complete a qualifying period.

### **STSP Qualifying Period**

Regular full-time employees must complete a qualifying period of 20 consecutive working days of employment.

Regular Part-Time (RPT) employees must complete all regularly scheduled hours of work within a period of four (4) consecutive weeks.

Fixed Term service, either full-time or part-time, immediately prior to appointment to a classified position can be used to fulfil the qualifying requirement. Accumulated attendance credits earned while you were a Fixed Term employee are lost, unless they were earned prior to April 1, 1978.

### **STSP Top-up**

After you have used your first six (6) days of STSP at 100% of salary, you may use any of your earned but unused credits (e.g., attendance gratuity credits, vacation, overtime or statutory holiday credits) to top-up the remaining 124 days of STSP benefits from 75% to 100% of your salary.

If you have accumulated attendance gratuity credits earned prior to April 1, 1978, you may use these credits if you are totally disabled and qualify for LTIP benefits, on a day-by-day basis to defer the LTIP payment start-date, and continue to receive 100% of your salary until your accumulated credits are exhausted.

### **Absences that Interrupt the STSP Qualifying Period**

Consecutive days are broken by any leave of absence with or without pay due to illness or injury. Days worked before and after such absence are not considered to be consecutive.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Absences that do not break the STSP Qualifying Period**

Paid vacation leave and leave without pay for reasons other than illness are not included in the twenty consecutive days. Days worked before and after the absences are considered to be consecutive.

Statutory holidays and leaves with pay for other than education, vacation, illness or injuries are included in the twenty consecutive days.

### **STSP Credit Reinstatement**

Your 130 day STSP credit total is reinstated on January 1<sup>st</sup> of each calendar year **except** under the following conditions:

#### **If your illness continues from one calendar year into the next:**

- You will continue to use any credits remaining from the previous year.
- Subsequent absences that occur before you complete a new STSP qualifying period will be charged to the previous year's credits, if any are available.
- Upon return to work, you must serve the qualifying period in order to qualify for the current year's 130 STSP credits.

#### **If you use up the full 130 STSP days in one calendar year:**

- Your 130 STSP credits will not be reinstated in the next year until you have satisfied the qualifying period following a return to work. Any additional sick leave will be considered as unpaid leave until you return to work and qualify for new STSP credits.
- Regular full-time employees must complete 20 consecutive full time working days to qualify for STSP credits.
- Regular Part-Time employees must complete all regularly scheduled hours of work in a four week consecutive period to qualify for STSP credits.

### **Jury Duty or Witness Leave**

If you are summoned to serve on a jury or subpoenaed as a witness, you can elect the following options to cover your absence from work:

- record the absence as leave without pay and retain any fee you receive as a juror or as a witness; or
- deduct the period of absence from your vacation credits or your accumulated compensating leave and retain any fee you receive as a juror or as a witness; or
- record the absence as leave with pay and pay to your ministry any fee you received as a juror or as a witness.

If you elect to record the absence as an unpaid leave, you will not accrue credit for any absence that exceeds one calendar month. Your benefits coverage and pension contributions would also be affected unless you pay both the Employer and employee portions of benefits premiums and pension contributions.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Foreign, Inter-governmental Leave**

You may be entitled to a leave with pay or without pay for a period of one year or more for the purpose of undertaking employment with the Government of Canada in connection with a foreign aid program or employment with a foreign government or other public agency.

### **Military Service Leave**

A Deputy Minister may grant a leave of absence for not more than one week with pay and not more than one week without pay in a fiscal year for the purpose of Canadian Forces Reserve Training.

### **Pension Trustees Leave**

Union Trustees of the OPSEU Pension Plan shall be granted leave of absence without pay and without loss of credits to attend trustee and committee meetings. This includes reasonable travel time.

### **Family Leave**

You are entitled to a leave without pay and without the accumulation of credits for up to one year to care for a dependent person subject to local operating requirements.

### **Extended Educational Leave**

You are entitled to a leave without pay and without the accumulation of credits for periods of a minimum of one school year.

### **Union Activity Leave**

Employee delegates attending the Annual Convention are entitled to up to four (4) consecutive days leave without pay but without loss of credits for this purpose.

Employees who take part in union activities including collective bargaining are also entitled to either paid or unpaid leave depending on the reason for the union leave.

Employees who are the local president or their designee are entitled to four (4) hours of paid leave every two (2) weeks to conduct the internal affairs of the local.

For more information contact your local union steward or contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Emergency Leave (*Employment Standards Act, 2000*)**

You are entitled to a maximum of ten (10) days leave without pay under the Emergency Leave Provisions set out under the *Employment Standards Act, 2000 (ESA)*. The days do not have to be consecutive. Partial days of leave count as a full day of emergency leave.

The ESA emergency leave of absence can be for your own illness, injury or medical emergency.

You must inform your manager that you will be taking the leave, however, if you must begin an emergency leave immediately, proceed with your leave and inform your manager as soon as possible.

The Employer may ask you to provide proof that you are eligible for emergency leave.

### **Family Medical Leave (*Employment Standards Act, 2000*)**

If you meet the *Employment Standards Act, 2000 (ESA)* eligibility requirements, you are entitled to job-protected unpaid family medical leave of up to a maximum eight (8) weeks in a 26-week period under the provincial ESA's family medical leave program. The leave is for temporary time away from work to provide care or support for a family member who has a serious medical condition with a significant risk of death within 26 weeks as specified in a medical certificate. Eligible family members include:

- A child, step-child or foster child of yours or your spouse
- Your parent, step-parent or foster parent
- Your spouse (including a same sex spouse)

If the family member has not passed away within the 26-week period specified in the medical certificate, and a health practitioner issues a subsequent certificate stating that the family member has a serious medical condition with a significant risk of death within 26 weeks, you would be entitled to an additional eight (8)-week family medical leave.

### **Compassionate Care Leave (*Employment Insurance Act*)**

If you meet the Employment Insurance (EI) eligibility requirements, you are entitled to a maximum of up to six weeks compassionate care benefits (after a two-week waiting period has been served) under the federal government's compassionate care benefit program. The benefit provides income for temporary time away from work to provide care or support for a family member (child, parent or spouse) who is gravely ill with a significant risk of death within 26 weeks.

Compassionate Care support includes:

- Providing psychological or emotional support
- Arranging for care by a third party
- Directly providing or participating in the care

While more than one compassionate care leave can be taken for the same family member, only 6 weeks of benefits can be paid in any 26-week period.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Compassionate Care Leave (Employment Insurance Act) (Continued)**

Benefits under the EI Compassionate Care leave provision are available even if the family member that you are helping lives outside of Canada. These benefits are not available to care for a family member who has a disability or suffers from a chronic disease or long-term illness, unless this family member is gravely ill with a significant risk of death within 26 weeks.

For further information, visit the Ministry of Labour website or contact Ontario Shared Services Contact Centre.

### **Self-Funded Leave Plan (SFLP)**

The Self-Funded Leave Plan (SFLP) is a salary deferral arrangement allowed under the *Income Tax Act (Canada)*. It enables you to Plan and fund a six to twelve month leave of absence through deferral of up to thirty-three and one-third (33 ⅓) percent of your pre-tax salary over a one to four year deferral period.

You may elect to participate in the Plan and take your six to twelve month self-funded leave for any reason. You may work during the leave but not with the OPS. If you Plan to work during the leave, depending on the nature of such work, you may wish to discuss your Plans with your Manager or your Ministry Human Resources Branch to determine any potential conflict with the Employer's Conflict of Interest guidelines.

The SFLP terms require you to return to work following your leave for a period of time equivalent to the period of SFLP leave. Following the leave, you will return to the position you held immediately prior to the leave. If your position no longer exists, you shall be assigned to a position at the same class and level.

### **Trustee for SFLP**

Your bi-weekly salary contributions are remitted to a Plan Trustee (i.e. a financial institution) for investment under terms set out in the Trustee agreement between the Trustee and the Employer.

### **Pension Contributions during SFLP**

Your pension contributions during the leave period are based on your pre-tax earnings on your unreduced salary.

The SFLP leave period is a leave without pay greater than one month. Therefore, you must pay both the Employer and employee portions of pension contributions to maintain your pension credit. You may choose to continue your pension contributions by paying both Employer and employee portions during your SFLP leave, or apply to buy-back the pension credit within 24 months of your return from leave. Your pension buy-back will be based on your salary in effect at the time of buy-back. If your payments are made by instalments and deducted from your bi-weekly pay, interest will be applied.

## A GUIDE TO YOUR BENEFITS - OPSEU

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<b>Premiums during SFLP</b>	Group insured benefits coverage will be maintained as if you were at work during the SFLP period, provided you continue to pay your share of monthly benefit premiums.
<b>Deductions during Salary Deferral Period</b>	<p>During the salary deferral period, your share of the OPSEU Pension Plan contributions are deducted based on your unreduced pre-tax salary and you continue to earn full pension credit.</p> <p>Employment Insurance (EI) will be deducted on your unreduced pre-tax salary during the deferral period.</p> <p>Canada Pension Plan (CPP) contributions and income tax will be deducted based on the reduced salary you actually receive during the deferral period.</p>
<b>Deductions during SFLP Period</b>	The Trustee deducts CPP and income tax on the deferred salary as it is paid to you e.g. either on a monthly basis or lump-sum payment. The Employer continues to make its share of CPP contributions during the leave period.
<b>Continuous Service</b>	<p>Continuous service determines your vacation entitlement. The SFLP leave period is included in continuous service for vacation credit accrual purposes. Vacation credits are not earned during the SFLP leave period.</p> <p>The SFLP leave period is not included in continuous service for termination pay purposes as it is an unpaid leave. Unpaid leaves greater than 30 days do not count towards continuous service for purposes of determining entitlement of termination pay.</p>
<b>Salary Deferral Payments while on SFLP</b>	<p>During the SFLP period you may request payment of your deferred salary as follows:</p> <ul style="list-style-type: none"><li>• monthly direct deposit into your bank account; or</li><li>• two lump sum payments, the first to occur when leave begins and the second, in January of the following year; or</li><li>• a single lump sum payment by cheque or direct deposit when your leave begins</li></ul>
<b>SFLP Participation Costs</b>	<p>An annual Trustee administration fee will apply during each year of participation. This cost is prorated and deducted on a monthly basis. The Trustee may also charge for optional banking services that you request on an individual basis.</p> <p>The Trustee charges a payment transaction fee either as a monthly fee or a lump sum during the leave period</p>

## A GUIDE TO YOUR BENEFITS - OPSEU

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### Annual Interest Payment

You will receive a cheque from the Trustee for interest earned to December 31 of each year, along with a T4 form for income tax filing purposes. Under the *Income Tax Act* rules that govern this deferral arrangement, interest earnings in each year must be reported as income on your annual tax return.

### SFLP Application Process

Application and withdrawal forms are available on MyOPS or contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**

Complete the application form and obtain approval by your Deputy Minister or designee. Submit the completed and approved application form to the Ontario Shared Services (OSS) Contact Centre.

### Commencement of Salary Deferral Period

The salary deferral period will commence on the pay date you select as the start date for your first SFLP deduction.

Salary Deferral Period	Leave Period Duration
1 year (minimum)	6 months (minimum)
more than 1 year to a maximum of 4 years	up to 12 months (maximum)

### Commencement of SFLP Period

At least one month prior to your SFLP leave commencement date, you must complete and submit a Commencement of Leave form for processing by your ministry. The form will provide the ministry and the Trustee with group Insurance coverage, banking details and CPP contribution information needed to process your payments and update your leave status records.

Commencement of Leave forms are available on MyOPS or contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca**



## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Withdrawal from SFLP**

You may withdraw from the Plan only under the following conditions:

- upon termination of employment, including lay-off, or
- extreme financial hardship or other extenuating circumstances where you deem it necessary to access the SFLP contributions, or
- total disability as defined in the LTIP Plan or *WSIB Act*, or
- death

You must submit a Withdrawal Form to your manager for ministry approval along with information that supports the request, e.g. a letter of resignation, a surplus notice, a brief explanation of the financial hardship or extenuating circumstances, or documentation confirming total disability.

Provide banking details on the Withdrawal Form details for processing the lump sum refund payment. The Trustee will deduct income tax and CPP at source and refund the balance including any interest owing to you. Refunds due to death will be remitted to your estate.

You should note that a refund will count as income in the year in which the payment occurs. The Trustee will provide you with a T4 for income tax purposes.

For more information or to discuss your SFLP Plan, contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email – askOSS@ontario.ca**

### **Postponement of SFLP**

The SFLP leave period may be postponed at the request of the employee or Employer subject to operational requirements and approval by the employee's deputy minister or designee.

The maximum time that a leave may be postponed is two (2) years. This complies with the requirements of the *Income Tax Act* that the deferral period not extend beyond six (6) years.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### Termination Payments

Termination payments include severance pay, attendance gratuity credits and/or earned but unused vacation credits, to a maximum of one half of your gross annual salary rate you were receiving on the date you ceased employment.

Severance is calculated based on a number of factors:

- date of appointment
- regular salary (or acting salary, if applicable) on the date your employment ceased
- reasons for termination (e.g. resignation, retirement, age 65 retirement, surplus/layoff or death)

If you were hired on or after January 1, 1970, you receive severance pay of one week of salary for each year of continuous service, if you have:

- five (5) or more years of continuous service and cease to be an employee for any reason other than dismissal for cause or abandonment of position; or
- a minimum of one (1) year of continuous service and cease to be an employee due to early retirement, retirement with an OPSEU Pension Plan disability pension, lay-off, divestment or death.

If you terminate while in receipt of Long Term Income Protection (LTIP) benefits, your termination pay will be based on the current rate of salary for your classification.

An employee who is terminated due to dismissal for cause or abandonment of position is not entitled to severance pay; they will only be paid out for any earned and unused vacation credits.

An employee on probationary staff is not entitled to termination pay.

### Continuous Service

Your continuous service for termination pay purposes is comprised of service from the date established upon appointment to the Regular service, reduced by any unpaid leaves of absence greater than 30 days, or for a period which constitutes a hiatus in your service, i.e.:

- Political Activity
- Lay-off
- Educational Leave

The following absences do not affect continuous service for severance pay purposes:

- Periods when you are in receipt of LTIP or WSIB benefits
- Unpaid leave of 30 days or less
- Pregnancy leave (up to 17 weeks) and parental leave (up to 35 or 37 weeks) and extension of parental leave (up to 6 weeks)

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Voluntary Resignation**

If an employee voluntarily resigns from the OPS, termination payments are paid for continuous service accrued up to December 31, 2008.

### **Surplus/Layoff**

If you receive a surplus notice, your termination payment will be calculated in accordance with the Employment Stability provisions of the Collective Agreement in place at that time.

### **Death Benefit**

In the event of death of a Regular full-time employee who was employed for more than six months, a death benefit equal to one-twelfth (1/12) of the employee's annual salary will be paid to the employee's estate. Any termination pay to which the employee was entitled to receive will be reduced by the amount of the death payment.

In addition, any salary for earned and unused vacation credits and compensating leave (e.g., overtime, statutory holiday credits) will be paid to the employee's estate.

For further information or assistance, contact:

**Ontario Shared Services (OSS) - Contact Centre:**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### NON-INSURED BENEFITS FOR REGULAR PART-TIME (RPT) EMPLOYEES

#### **Statutory Holidays**

Regular Part-Time (RPT) employees are entitled only to paid statutory holidays that fall on a regularly scheduled work day on the following days:

- New Year's Day
- Family Day
- Good Friday
- Easter Monday
- Victoria Day
- Canada Day
- Civic Holiday
- Labour Day
- Thanksgiving Day
- Remembrance Day
- Christmas Day
- Boxing Day

You will be paid an amount equal to your regularly scheduled hours of work for that day.

#### **Vacation**

You earn a pro-rated portion of vacation credits based on your ratio of part-time to full-time employment. The credits are accrued at the same rates that apply to full-time employees based on your years of continuous service.

#### **Additional Vacation after 25 Years Service**

Upon completion of 25 years of continuous service you will receive an additional five days vacation in that year only.

#### **5 Days Paid Leave after 25 Years Service at Age 64**

If you complete 25 years of continuous service on or before the last day of the month in which you reach age 64, you are entitled, after that month, to five days of pre-retirement leave with pay. This leave is separate and apart from the additional five (5) days vacation leave upon completing 25 years of continuous service

#### **VDT Eye Exams**

The Employer pays the cost of a VDT eye examination performed by a qualified optometrist or ophthalmologist, every 24 months and not to exceed \$50.

Regular and Seasonal employees must submit a VDT Claim to the Carrier for reimbursement. The Claim should be clearly marked as a VDT eye exam to ensure it is not paid under \$340 allowed under the Vision Care Plan or the one routine eye exam under the SH&H Plan.

#### **Travel Accident Insurance**

The Ontario Government provides Travel Accident Insurance for employees who incur an accident or injury while travelling on government business.

This insurance coverage does not apply for travel to and from work and it does not apply to injuries caused by an accident which arises out of the normal duties of your job.

## A GUIDE TO YOUR BENEFITS - OPSEU

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<b>Travel Accident Insurance (Continued)</b>	If you die while an employee, benefits are paid to the beneficiary named under your Group Life Insurance Plan. If you did not name a beneficiary, benefits are paid to your estate.
<b>Premiums</b>	The Employer pays 100% of premium.
<b>Travel Accident Insurance</b>	This Insurance provides coverage of: <ul style="list-style-type: none"><li>• \$100,000 for accidental death</li><li>• up to \$100,000 for accidental injury, according to a pre-set schedule</li></ul>
<b>Who to Contact</b>	Refer claims arising under this coverage to the OSS Contact Centre, Insurance and Risk Management.
<b>Short Term Sickness Plan (STSP)</b>	<p>The Short Term Sickness Plan (STSP) provides coverage if you are unable to attend to your duties due to an illness or injury. Your STSP benefits are pro-rated based on the ratio of your part-time weekly hours to full-time employment.</p> <p>You are entitled to 100% of your regular salary for a pro-rated portion of six full-time working days of absence, followed by 75% of regular salary for a pro-rated portion of the next 124 working days.</p> <p>In order to access the STSP entitlement following appointment to a classified position, you must complete the required qualifying period by completing all of your regularly scheduled hours of work over a period of four consecutive weeks.</p> <p>Refer to the STSP section for Regular full-time employees in this booklet for more details regarding the qualifying period and other terms that also apply to RPT employees.</p>
<b>Pregnancy, Parental and Other Leaves</b>	RPT employees receive the same leave terms and conditions as those that apply to Regular full-time employees except for bereavement leave as specified below. Refer to the section on Non-Insured Benefits for Regular full-time employees for more information
<b>Bereavement Leave</b>	Bereavement leave entitlements are the same as those that apply to Regular full-time employees, except that the “up to three (3) days” must be three <b>consecutive</b> calendar days. For example, if an RPT employee regularly works Monday, Wednesday, Friday, they are only entitled to take Monday and Wednesday as bereavement leave.

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### **Termination Payments**

Termination payments are the same for RPT employees as Regular full-time employees, except that the pro-rated salary is used for calculating severance. Any earned but unused vacation credits and compensating leave credits (e.g. overtime, statutory holiday credits) will be paid at the pro-rated salary rate.

### **Death Benefit**

RPT employees are not eligible for a death benefit.

### **EI, CPP & WSIB**

Employment Insurance (EI), Canada Pension Plan (CPP) and Workplace Safety Insurance (WSIB) provisions and entitlements are the same as for full-time employees.

Refer to the Government Plans section of this booklet for more information.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### NON-INSURED BENEFITS FOR FIXED TERM EMPLOYEES

<b>Benefits</b>	Non-insured benefits for Fixed Term employees (excluding Seasonal and student employees) include various leave entitlements, Travel Accident Insurance, VDT eye exams and pay in lieu of benefits coverage.
<b>Statutory Holidays</b>	<p>You are entitled to 4% of gross pay, not including vacation pay, to compensate for the following statutory holidays each year:</p> <ul style="list-style-type: none"><li>• New Year's Day</li><li>• Family Day</li><li>• Good Friday</li><li>• Easter Monday</li><li>• Victoria Day</li><li>• Canada Day</li><li>• Civic Holiday</li><li>• Labour Day</li><li>• Thanksgiving Day</li><li>• Remembrance Day</li><li>• Christmas Day</li><li>• New Years Day</li></ul>
<b>Pay in Lieu of Vacation</b>	Both full-time and part-time Fixed Term Employees earn pay in lieu of vacation credits at 4% of gross pay.
<b>Attendance Credits and Sick Leave</b>	<p>You can earn up to 15 days attendance credits per year at the rate of 1¼ day for each full calendar month in which you are at work or on a paid leave such as bereavement or jury/witness leave or on a pregnancy or parental leave under the <i>Employment Standards Act, 2000</i>. Earned credits are available for use when you are unable to work due to illness or injury.</p> <p>Unused credits continue to accumulate for as long as you remain a Fixed Term employee. If you are appointed to the Regular service, the credits you accumulated as a Fixed Term employee cease to apply and will be forfeited as you will be entitled to coverage under the Short Term Sickness Plan.</p> <p>After five (5) consecutive working days of absence due to sickness, you must provide your manager with a certificate from a legally qualified medical practitioner (e.g., physician, surgeon, psychologist) confirming your illness and inability to attend work, in order to continue to use your attendance credits.</p> <p>If your manager suspects abuse of sick leave, he or she can request a medical certificate for a period of absence less than 5 days.</p>
<b>Leave Without Pay</b>	You may request a leave of absence without pay or accumulation of credits. The Employer will review your request, and operational requirements may be considered before approving your request

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<b>VDT Eye Exam</b>	<p>The Employer pays the cost of a VDT eye examination, not to exceed \$50, performed by a qualified optometrist or ophthalmologist every 24 months.</p> <p>Fixed Term employees (excluding Seasonal and student employees) must submit their VDT claims directly to their manager for reimbursement.</p>
<b>Travel Accident Insurance</b>	<p>The Ontario Government provides travel accident Insurance for an accident or injury incurred while travelling on government business.</p> <p>This Insurance does not apply for travel to and from work and it does not apply to injuries caused by an accident that may arise out of the normal duties of your job. If you die while an employee, benefits will be paid to your estate.</p>
<b>Premiums</b>	<p>The Employer pays 100% of premium.</p>
<b>Coverage</b>	<p>Travel Accident Insurance provides coverage of:</p> <ul style="list-style-type: none"><li>• \$100,000 for accidental death</li><li>• up to \$100,000 for accidental injury, according to a pre-set schedule</li></ul>
<b>Who to Contact</b>	<p>Claims arising under this coverage should be referred to the OSS Contact Centre, Insurance and Risk Management.</p>
<b>Pregnancy and Parental Leave</b>	<p>If you have completed at least 13 weeks of employment prior to the expected date of birth or the date you assume custody, care and control of an adopted child, you are entitled to pregnancy and parental leave under the terms of the <i>Employment Standards Act, 2000</i>, as follows:</p> <ul style="list-style-type: none"><li>• up to 52 weeks of leave comprised of 17 weeks pregnancy leave followed by up to 35 weeks of parental leave for biological mothers;</li><li>• up to 37 weeks of parental leave for biological fathers or adoptive parents (includes a person of the opposite sex or same sex who is in a permanent relationship with the parent of a child and who intends to treat the child as their own)</li></ul>



## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Pregnancy and Parental Leave (Continued)**

Income is limited to Employment Insurance (EI) benefits, i.e. 17 weeks for pregnancy leave and 35 weeks per family for parental leave where applicable.

Supplemental Unemployment Benefit (SUB) EI top-up payments from the Employer do not apply to Fixed Term employees.

### **Bereavement Leave**

Employees scheduled to work and who would otherwise have been at work are entitled to:

- Up to three (3) days paid leave in the event of death of the following relatives: spouse, same sex spouse, mother, father, mother-in-law, father-in-law, son, daughter, brother, sister, ward, guardian, step-son, step-daughter, step-mother or step-father
- One (1) day leave with pay in the event of death of the following relatives: sister-in-law, brother-in-law, son-in-law, daughter-in-law, grandparent, grandchild, step-grandparent or step-grandchild
- If the funeral is 800 or more kilometres from home, you are allowed up to two days leave without pay for travel time.

### **Special/Compassionate Leave (includes Religious Holidays)**

You may request and your manager will consider a leave of absence with pay up to three (3) days for special and/or compassionate purposes. Your request must be made in writing and provide the reason for this leave.

You are entitled to a maximum of two (2) days of paid leave for religious holidays on the OPS list of Religious Holidays as prepared and distributed by the Employer each year.

The two (2) days of paid leave will be deducted from the three (3) days of special and compassionate leave.

The annual list of OPS religious holidays is available on MyOPS or by contacting the Ontario Shared Services Contact Centre.

Accrual of attendance credits and pension Plan contributions, if applicable, continue during such paid leaves. .

For more information and assistance with your leave request, contact:

**Ontario Shared Services (OSS) - Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - askOSS@ontario.ca.**

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<b>Jury Duty or Witness Leave</b>	Provisions and entitlements are the same as Regular full-time employees.
<b>Compassionate Leave (Employment Insurance Act)</b>	Provisions and entitlements are the same as for Regular full-time employees.
<b>Family Medical Leave</b>	Provisions and entitlements are the same as for Regular full-time employees.
<b>Military Service Leave</b>	Provisions and entitlements are the same as for Regular full-time Employees.
<b>Emergency Leave (Employment Standards Act, 2000)</b>	Provisions and entitlements are the same as for Regular full-time employees.
<b>Union Activity Leave</b>	The Union Activity leave terms for Regular full-time employees also apply to Fixed Term Employees.
<b>Fixed Term Employee Benefits</b>	Fixed Term employees (excluding Seasonal employees and students) are not covered by the group health, dental, life insurance and disability Group Insurance Plans.
<b>Pay in Lieu of Benefits</b>	Upon completion of one month of continuous service, both full-time and part-time Fixed Term employees are entitled to pay in lieu of benefits in an amount equal to 6% of hourly pay for all hours worked, exclusive of overtime.
<b>Pension Contributions during Leaves of Absence</b>	If you are currently a member of the OPSEU Pension Plan, you may obtain pension credit for an unpaid leave of one month or more by making both the employee and Employer portions of pension contributions to the OPSEU Pension Plan during your leave, or by purchasing pension credit on your return to work. For further information, contact the OPSEU Pension Trust, prior to your leave.
<b>EI, CPP, WSIB</b>	Your Employment Insurance (EI), Canada Pension Plan (CPP) and Workplace Safety and Insurance (WSIB) provisions and entitlements are the same as Full-time Regular Employees.  For more information, refer to the Government Plans section of this booklet.

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### **Pay in lieu of Notice**

If you are terminated **before** completing your fixed term contract and have not been given two weeks notice, you are entitled to pay in lieu of notice.

Termination pay does not apply to Fixed Term employees under the OPSEU collective agreement.

### **Payment upon Death**

In the event of death, the following monies will be paid to the estate:

- the balance of earned but unpaid salary owed to the date of death, plus
- 4.6% of gross pay in lieu of statutory holidays, plus
- 4% of gross pay in lieu of vacation, plus
- 6% of the basic hourly rate in lieu of benefits for all hours worked, excluding overtime

## A GUIDE TO YOUR BENEFITS - OPSEU

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### NON-INSURED BENEFITS FOR SEASONAL EMPLOYEES

#### **Benefits**

Seasonal employees have the same non-insured benefits as other Fixed Term employees (excluding students), with the exception of leave entitlements and payments as specified below.

You are covered for Travel Accident Insurance and VDT eye exams in keeping with the terms and conditions that apply to Regular employees. You are not entitled to pay in lieu of benefits.

#### **Vacation Pay**

Vacation pay of 5.75% of your gross pay is added to your regular pay in lieu of paid vacation.

#### **Holiday Pay**

Holiday pay of 4.6% of your gross pay is added to your regular pay in lieu of statutory holidays.

#### **Bereavement Leave**

If you would otherwise have been at work, you are entitled to up to three days paid leave in the event of the death of the following relatives: spouse (includes same sex spouse), mother, father, mother-in-law, father-in-law, son, daughter, step-son, step-daughter, brother, sister, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandparent, grandchild, ward, guardian step-mother, step-father, step-grandparent or step-grandchild.

#### **Pregnancy and Parental Leave**

The terms and conditions are the same as those that apply to Fixed-Term Employees, except that during pregnancy and/or parental leave(s), for the period of time that you would have been recalled, you have the following options:

- continue to participate in the insured benefits Plans for Basic Life, Supplementary Health and Hospital (including Vision Care and Hearing Aids) and the Dental Plan
- suspend your insured benefits coverage

To make arrangements to pay your portion of the premiums at least one week in advance of the first of the month in which coverage is to take effect, contact:

**Ontario Shared Services (OSS) - Contact Centre**

**Greater Toronto Area (GTA) - (416) 326-9300**

**Toll Free - 1-866-320-1756**

**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**

**Email – askOSS@ontario.ca**

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### **Attendance Credits and Sick Leave**

The terms and conditions are the same as those that apply to Fixed Term employees, except that if you are injured or sick you can only use these attendance credits for income protection purposes during your period of seasonal employment and only if they were earned within the same ministry. Credits accumulated from period to period of seasonal employment within the same ministry can also be used.

Accumulated, unused attendance credits have no cash value and cannot be paid out when employment terminates.

If you are terminated before completing your contract and have not been given two weeks notice, you are entitled to pay in lieu of notice.

### **Pension Contributions during Leaves of Absence**

If you are currently a member of the OPSEU Pension Plan, you may obtain pension credit for an unpaid leave of one month or more by making both the employee and Employer portions of pension contributions to the OPSEU Pension Plan during your leave, or by purchasing pension credit on your return to work. For further information, contact the OPSEU Pension Trust prior to your leave.

### **Termination Payments**

Termination payments do not apply to Seasonal employees.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### BENEFITS FOR EMPLOYEES WORKING AFTER AGE 65

<b>Benefits</b>	There are some differences to insured benefits for employees who choose to work after age 65. (Mandatory retirement at age 65 was lifted in December 2006.)
<b>Premiums</b>	Premiums for the SH&H Plan, including Vision Care and Hearing Aids, Dental Plan, Basic Life Insurance and LTIP do not change for Regular employees (except for Supplementary and Dependent Life Insurance) and continue to be paid by the Employer the same as for other active employees, except for RPT employees. Benefit premiums for Fixed Term and Seasonal employees working after age 65 remain the same.
<b>Prescription Drugs</b>	<p>All Ontario residents age 65 and over are covered by the Ontario Drug Benefit (ODB) Plan. OPS employees working after age 65 are covered by the ODB first and then by the OPS Plan. Coordination of Benefits applies between the ODB and the Insurance Carriers.</p> <p>The ODB Plan will automatically cover the cost of eligible drugs; however, OPSEU employees are subject to a deductible.</p> <p>The OPS Plan will not cover the cost of drugs covered by the ODB Plan. To recover the cost of drugs not covered by the ODB, employees can submit claims to the Insurance Carrier as they did prior to turning 65. Employees age 65 and over will need to show their Ontario Health card to confirm eligibility for ODB coverage when purchasing drugs at Ontario pharmacies. For more information on the Ontario Drug Plan, visit the website at:</p> <p><a href="http://www.health.gov.on.ca">http://www.health.gov.on.ca</a></p>
<b>Basic Life Insurance</b>	Coverage continues with no change in rates for all active employees regardless of age. Rates do not differ based on age.
<b>Supplementary and Dependent Life Insurance</b>	Supplementary and Dependent Life Insurance was extended to employees working after age 65. Previously this optional coverage ended at age 65. Employees continue to pay the full premiums. Higher premiums will apply based on age.
<b>Short Term Sickness Plan</b>	Regular employees regardless of age have access to sick leave benefits for 130 days per year under the Short Term Sickness Plan (STSP). If employees are unable to work due to illness or injury, the Plan will pay 100% of salary for the first six (6) days followed by 75% of salary for up to 124 days per year. Employees can choose to top up the 75% with vacation or other accumulated credits.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **LTIP**

LTIP benefit payments end at age 65. LTIP coverage is not available to employees over 65 years of age.

### **Pension**

OPT (OPSEU Pension Trust) Contributions – there are no changes to pension calculation.

### **Workplace Safety and Insurance Board (WSIB)**

Age-related provisions for WSIB benefits will continue. For further information, visit the WSIB website at:

[www.WSIB.on.ca](http://www.WSIB.on.ca)

### **Canada Pension Plan (CPP)**

There are no changes to CPP contributions. Contributions are mandatory unless the person provides proof that they are “retired” under CPP. The only age limitations for CPP are 18 and 70. For more information, visit the Service Canada website at:

[www.ServiceCanada.gc.ca](http://www.ServiceCanada.gc.ca)

SECTION III  
**OTHER GOVERNMENT  
PLANS**



## A GUIDE TO YOUR BENEFITS - OPSEU

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### OTHER GOVERNMENT PLANS

#### Other Government Plans

Employees may be entitled to benefits provided under other government plans such as:

- Canada Pension Plan
- Employment Insurance
- Workplace Safety and Insurance Board

For information on Canada Pension Plan and Employment Insurance, including eligibility and payments, contact the Government of Canada at:

**[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)  
1 800 0 CANADA  
(1-800-622-6232)**

For information on WSIB contact:

**[www.WSIB.on.ca](http://www.WSIB.on.ca)**

#### CPP Benefits

The Federal Government's Canada Pension Plan (CPP) benefits can provide you protection against loss of income due to retirement, disability or death.

There are three kinds of CPP benefits:

- Disability benefits (which include benefits for you and for your dependent children)
- Retirement pension
- Survivor benefits (which include the death benefit, the survivor's pension and the dependent child's benefit)

#### CPP Contributions

Both you and the Employer are required to pay the CPP contributions set by the Government of Canada.

#### Obtaining CPP Application Forms and Information

For more information contact Canada Pension Plan of your local telephone directory under "Pensions") or visit the CPP website at:

**[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)  
1 800 0 CANADA  
(1-800-622-6232)**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### EI Benefits

You may qualify for the following Employment Insurance (EI) benefits set out in the Government of Canada's *Employment Insurance Act*, including:

#### Sickness Benefits:

- Up to 15 weeks of EI benefits if you have exhausted your STSP and are not in receipt of LTIP; or you do not have a sickness Plan and have exhausted your attendance credits and you are not in receipt of *WSIB* benefits.

#### Compassionate Care Benefits:

- Up to a maximum of 6 weeks of EI benefits for temporary time away from work to provide care or support for a family member (child, parent or spouse) who is gravely ill with a significant risk of death within 26 weeks.

#### Pregnancy and Parental Benefits:

- 15 weeks of pregnancy leave benefits and 35 weeks of parental leave benefits per family

#### Regular EI Benefits:

- Up to 50 weeks of EI benefits

Your eligibility to receive these benefits is determined by EI and the amount you are entitled to receive will depend on factors such as the number of hours you worked (usually in the last 52 weeks), your salary and prior EI Claims.

You are not required to terminate OPS employment in order to receive EI sickness, compassionate care, or pregnancy and/or parental leave benefits.

### EI Premium Payments

Both you and your Employer are required to pay the EI premiums set by the Government of Canada.

### Obtaining EI Application Forms and Information

For more information, contact the Government of Canada at:

**[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**  
**1 800 0 CANADA**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Applying for EI**

You will need a Record of Employment (ROE) form to apply for EI benefits. OSS will complete and submit your ROE online for you.

For more information on applying for EI entitlements, contact:

**[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**

**1 800 0 CANADA**

**(1-800-622-6232)**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **WSIB Benefits**

The *Workplace Safety and Insurance Act (WSIA)* provides benefits if you are unable to work resulting from an injury or illness incurred at work. You are covered under the *WSI Act* as soon as you begin working in the OPS.

The money paid by the Workplace Safety and Insurance Board (WSIB) to replace lost wages is called a loss of earnings (LOE) benefit. WSIB approves claims and decides the amount of the LOE based on what you were earning before you were injured or became ill. Other allowable benefits can cover health care and some re-training or educational expenses.

WSIB may approve a permanent impairment award known as non-economic loss (NEL) awards.

You may receive a non-economic loss (NEL) award either as a lump sum or a monthly award once you have reached your maximum medical recovery (MMR) and are left with a permanent work-related impairment arising from the work-related injury or illness.

Health Care expenses (e.g. drugs, physiotherapy) are covered by WSIB at 100%.

### **Work-Related Injury, Illness or Disease**

To qualify for WSIB benefits, you must have been injured at work or become ill during the course of your employment. Your work-related injury or illness may result from a specific incident or be an illness that arises over time.

If you think you have an occupational disease or illness, contact your physician. If your physician thinks you have an occupational disease or illness he/she should notify the WSIB on your behalf on a Form 8 (Health Care Professional's Report). In addition, you must also notify WSIB on a Form 6 (Worker's Report of Injury/Disease). Each claim is decided on its own merits. You must immediately advise your manager about your claim so that they can submit a Form 7 to the WSIB.

If you are injured at work, seek first aid treatment immediately. Report the injury/accident details to your manager as soon as possible. Your manager will submit a Form 7 (Employer's Report of an Injury/Disease) to the WSIB. If you do not sign the Form 7, you must complete a Form 6 (Worker's Report of Injury/Disease) as soon as possible to meet the WSIB reporting requirements and facilitate your recovery and return to work.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Work-Related Injury, Illness or Disease (Continued)**

The Employer must report any absences that require health care (e.g. drugs, chiropractor, physiotherapy), modified work greater than seven (7) calendar days or missed time due to a work related injury or illness as a WSIB claim. You cannot choose to use STSP credits instead of WSIB benefits. If your WSIB claim is denied by WSIB, you may be eligible for STSP benefits.

### **Pay while awaiting a WSIB Decision**

#### **Regular Employees:**

The Employer will pay full wages only for Regular employees for time lost on the day you become injured. The Employer also pays for transportation to a hospital or to your primary care physician, if required, on the day you are injured.

The Employer will pay your regular earnings for 30 days or until your claim is approved, whichever is earlier. If your claim is not approved, you will be paid under the Short Term Sickness Plan (STSP), provided a medical certificate supports your absence from work. If the regular earnings you received during this period were greater than your STSP entitlements, you will be required to repay the difference to the Employer.

#### **Fixed Term and Seasonal Employees:**

You can use earned attendance credits until they run out while awaiting a WSIB claim decision but not to top-up a WSIB award.

### **Duration of Salary Payment if a WSIB Claim is Approved**

#### **Regular Employees:**

For each WSIB Claim approved, salary payment at full wages will continue for:

- Up to three consecutive months; or
- Up to 65 intermittent working days

When salary payment ends, you can elect to:

- remain on the payroll and top up your WSIB benefits using earned credits (except STSP) until they run out. At that time you will be removed from payroll and will begin receiving payments directly from the WSIB, or
- be removed from active payroll to begin receiving payments directly from the WSIB without topping up using earned credits

#### **Fixed Term and Seasonal Employees:**

You cannot use available credits to top-up your WSIB benefits/award.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Applying for LTIP while receiving WSIB benefits**

If you have been off work for 3 months or more, you should apply for LTIP benefits even if you are receiving a *WSIB* award. The *WSIB* will continue to pay you. If you are still receiving *WSIB* benefits at 6 months and your LTIP claim is approved, your Supplementary Life Insurance will be paid by the Insurance Carrier. The Employer will continue to pay both Employer and employee portions of benefit premiums (except for Dependent Life Insurance) and full pension contributions as long as you remain qualified to receive monthly LTIP benefits from the Insurance Carrier.

### **Salary or Job Changes while Absent due to a WSIB Claim**

The *WSIB* must be informed within 10 business days of any “material change in circumstances” such as changes in your salary, CPP disability benefits, work status (e.g. change of job duties or hours of work, address). Any material change in circumstances is required to be reported to the *WSIB* in compliance with the *WSIA*.

To report your salary change or change in circumstances, contact OSS or notify *WSIB* directly.

**Ontario Shared Services (OSS) Contact Centre**  
**Greater Toronto Area (GTA) - (416) 326-9300**  
**Toll Free - 1-866-320-1756**  
**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**  
**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Topping-up the WSIB Award**

#### **Regular employees:**

If your WSIB award continues for longer than 3 consecutive months or 65 intermittent working days, you can use your earned and unused credits (e.g. attendance, vacation, statutory holiday credits or overtime credits) to remain on payroll and top-up the Loss of Earnings (LOE) benefit. You will continue to receive 100% of your regular salary while you are topping-up, provided you have sufficient credits. You cannot use STSP credits to top-up WSIB benefits.

If you choose not to top-up and choose to receive your WSIB award directly from the WSIB, you will need to make arrangements to pay your share of the premiums and/or contributions to continue your pension and benefits by calling the Ontario Shared Services (OSS) Contact Centre.

#### **Fixed Term and Seasonal Employees:**

You cannot use earned attendance credits to top-up your WSIB benefits/award.

For more information, contact:

#### **Ontario Shared Services (OSS) Contact Centre:**

**Greater Toronto Area (GTA) - (416) 326-9300**

**Toll Free - 1-866-320-1756**

**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**

**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**

### **Return to Work**

The WSIB will monitor all claims for opportunities to return to the workplace, including part-time, modified and full-time work whether it is in your home position or alternate employment. As soon as there is an opportunity, the WSIB will arrange for a meeting at the worksite to discuss return to work with you, your manager and your OPSEU representative (if you choose). You should work with your manager, union representative (if you choose) and physician or specialist to return to work.

### **Income Tax and WSIB Awards**

Even though WSIB awards are not taxable, they must be reported when you file your income tax return. If you use available vacation or other credits (except sick leave) to "top up" your WSIB award, you will be taxed on the salary earnings that relate to those credits.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Recurrent WSIB Injury**

If you return to work and the injury reoccurs, notify WSIB and the Board will send you a recurrence form to complete. Provide a detailed written explanation to the WSIB stating the reason for claiming a recurrence along with the original WSIB claim. You must also notify your manager of your status as further information may be required to assist with the claim. Your physician will also be required to provide further details. The WSIB will decide if this is a recurrence and advise you and your employer.

### **Insured Benefits While on WSIB**

#### **Regular Employees:**

The Employer will continue to pay its share of your insured benefits premiums and pension contributions during the first 3 months, or intermittent 65 days, while you remain on payroll, or you return to work, resign, the end of the month you retire, the end of the month you reach age 65, or death, whichever comes first. When you are off the Employer's payroll and are receiving WSIB benefits, you are responsible to pay both the Employer and employee portions of the pension contributions until you have been off work for six months if you want to maintain your pension credit.

If you are disabled for more than nine months, you may continue your Supplementary Life Insurance without paying the premiums. The Ontario Shared Services (OSS) Representative will apply to the Carrier for a waiver of premium due to disability. After this waiver is approved, you will not have to pay any premiums as long as you remain qualified for WSIB benefits.

#### **Seasonal Employees:**

If you are in receipt of a *WSIB* award, you will be covered under the Dental Plan, Supplementary Health and Hospital Plan (including Vision Care and Hearing Aids), provided you continue to pay your share of the premium payments.

#### **Fixed Term Employees:**

If you have joined the OPSEU Pension Plan, your Employer will continue its share of pension contributions for one year after the date of your injury or illness if you continue making your contributions.

To make arrangements to pay your premium payments, contact:

**Ontario Shared Services (OSS) Contact Centre**

**Greater Toronto Area (GTA) - (416) 326-9300**

**Toll Free - 1-866-320-1756**

**TTY/Teletype - (416) 327-3851 or Toll Free 1-866-310-7259**

**Email - [askOSS@ontario.ca](mailto:askOSS@ontario.ca)**



## A GUIDE TO YOUR BENEFITS - OPSEU

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### **WSIB Absence and Continuous Service**

The period of a WSIB absence is included as continuous service for vacation entitlements and termination payments.

### **Claims Arising from a Work- related Injury or Illness caused by a Third Party**

If a party other than your Employer is deemed to be at fault relative to your work-related injury or illness, you may elect to Claim WSIB or take legal action against the third party.

If you decide to take legal action, you will not be paid by the WSIB. You may wish to seek professional legal advice before making this decision.

SECTION IV

**BENEFITS FOR  
ONTARIO PUBLIC SERVICE  
PENSIONERS**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### BENEFITS FOR OPS PENSIONERS

#### Benefits

Coverage under the Group Insurance Plans for Supplementary Health and Hospital (SH&H) and the Dental Plan become effective on the first of the month in which you begin to receive a pension from the OPSEU Pension Plan.

The Employer pays 100% of the benefits premiums.

Basic Life Insurance is optional for all eligible retirees. If you choose this coverage, the OPS will pay the entire premium. Your Basic Life Insurance coverage is \$2,000 after you retire and remains in force for the rest of your life.

As a retiree, your Insurance Carrier will change from Manulife Financial to Great West Life for both SH&H and Dental Plans under Policy 157838.

You may also qualify for other benefits payable under the Ontario Government and Government of Canada programs for seniors.

#### Eligibility

You are entitled to insured benefits coverage if you meet one of the following criteria:

- a) you are receiving a pension from OPSEU Pension Trust (OPT), and have credit of at least ten years in the pension Plan, **or**
- b) you are receiving a pension from the OPSEU Pension Trust based on at least ten years of continuous service and have credit in the OPSEU Pension Plan for at least some part of each of those ten years.

Your coverage continues as long as you are receiving a pension from the OPSEU Pension Trust (OPT). Coverage will apply to your eligible dependents as defined in the booklet "A Guide to Your Benefits After Retirement". When you die, coverage will continue to apply to your eligible surviving spouse and/or eligible dependent children provided your spouse or eligible dependents qualify for and are in receipt of a survivor pension.

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **Conversion of Life Insurance**

#### **Basic Life Insurance:**

At retirement, you may convert your Basic Life Insurance coverage to an individual policy without providing evidence of insurability. You may convert the amount of your Basic Life Insurance less the \$2,000 provided by the Employer. You must apply for the conversion within 31 days of your termination date.

#### **Supplementary Life Insurance:**

At retirement, your Supplementary Life Insurance coverage ends. You may convert your Supplementary Life Insurance coverage without providing evidence of insurability into an individual policy with the Insurance Carrier by applying within 31 days of termination.

#### **Dependent Life Insurance.**

At retirement, your Dependent Life Insurance coverage will end. However, if applicable, you may elect to convert your spouse's portion into an individual policy with the Insurance Carrier if you apply within 31 days of termination without providing evidence of insurability for your spouse.

### **OHIP**

#### **Ontario Health Insurance Plan (OHIP):**

OHIP coverage will continue after retirement provided you maintain Ontario residency requirements.

### **Ontario Drug Benefit**

#### **Ontario Drug Benefit (ODB) Plan:**

The ODB Plan covers anyone 65 years or older who has lived for 12 consecutive months in Ontario. The Plan provides for coverage of prescription drugs that are listed in the ODB Formulary.

Eligible seniors receive an Ontario Health 65 Card for identification purposes when filling prescriptions at a pharmacy.

ODB coverage will also apply to spouses age 65 and over. If your spouse is under age 65, you will have to submit your spouse's drug claims for reimbursement under your OPS retiree insured benefits Plans until your spouse reaches age 65.

For more information, visit the Ministry of Health and Long-Term Care website at:

**[www.ontario.ca](http://www.ontario.ca)**

## A GUIDE TO YOUR BENEFITS - OPSEU

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### **CPP and Old Age Security Benefits**

You may also be entitled to the Federal Government's Canada Pension Plan (CPP) and Old Age Security (OAS) programs.

For more information about the current terms and conditions that apply to these benefits and the application procedures, contact your local CPP office (see the government listings of your local telephone directory under "Pensions") or visit the CPP Web site at:

**[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)  
1 800 0 CANADA  
(1-800-622-6232)**