

**SPECIAL
POINTS OF IN-
TEREST:**

- **New benefit cards will be mailed to your home address in December 2009.**
- **Your service providers (Dentist, Pharmacy) will need your new plan number as of January 1, 2010 for claims processing.**
- **You will be automatically registered for the new OTIP Services Plan Member Secure Site. Activation letters will be mailed in early January 2010.**

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New Benefit Cards Are Coming!

We are pleased to announce that effective January 1, 2010, OTIP will begin administering your health and dental benefits on an updated service platform. As a result of this upgrade, you will be receiving a new benefits card and plan number. Watch for additional information in the mail in December 2009. No action is required on your part at this time.

New Plan Numbers and Web site access – Effective January 1, 2010

To implement these enhancements, new plan numbers will be issued to all health and dental groups. Transition kits will be sent in December to all health and dental plan members containing important information regarding this change. You will need to give your new plan number to your service providers (e.g., dentist, pharmacy, etc.) for claims processing.

You will be automatically registered for the new OTIP Services Plan Member Secure Site. Activation letters will be mailed in early January 2010 with information on how to activate your login for the new secure area.

OTIP Benefits Services – Here to help you

To minimize any disruption to service, our team will continue to make every effort to ensure a seamless transition to your new plan number. OTIP Benefits Services has continued to grow to ensure the best possible service in both official languages. Our staff will be pleased to answer your questions in a prompt and knowledgeable manner.

Questions?

We look forward to continuing to provide one-stop service for all of your benefits needs. If you have any questions, please contact us.

Online: www.otipservices.com
E-mail: questions@otipservices.com
Phone: 1.866.783.6847
Monday to Friday: 8 a.m. - 5 p.m.

Claiming for Orthotics?

Our coverage for orthotics is as follows:

Custom-moulded orthopaedic boots or shoes, or modification and adjustments to orthopaedic shoes, and orthotics, when they are required for the correction of deformity of the bones and muscles and provided they are not solely for athletic use and are prescribed by a physician, podiatrist, chiropodist or chiropractor, limited to \$400 per Covered Person per calendar year. This coverage is only applicable to custom-moulded orthotics, orthopaedic boots or shoes and does not include off-the-shelf products or, products not customized for the correction of the specific deformity of the bones and muscles of the Covered Person.

You should include the following with your Extended Health Claim Form: (any missing information will cause a delay in processing the claim)

- a written referral
- a diagnosis
- a biomechanical exam
- a gait analysis
- the casting technique used to create the orthotics
- a detailed invoice

Once completed, the form should be mailed to OTIP at the following address:

OTIP Health Claims
125 Northfield Drive West
PO Box 218
Waterloo ON N2J 3Z9

Coordination of Benefits

If you or your dependents are covered under more than one benefit plan, or both you and your spouse have separate family coverage under the same plan, you can claim up to 100% of an eligible expense by coordinating your benefits.

The plan that covers you as the plan member, pays first. The plan that covers you as a dependent pays the remaining eligible balance. Conversely, your spouse's claims should go to his or her plan first and then any remaining balance should be sent to your plan. Dependent children are covered first by the plan of the parent whose birthday falls earlier in the calendar year. The first payor will send you an explanation of benefits which outlines how much of your claim has been covered. You will need to send that explanation, along with copies of your expense receipts, to the second payor in order to claim any remaining balance that is eligible.

Travel Insurance

Our benefit plan covers members while travelling outside of Ontario or Canada for a period of 90 days. If you require medical assistance while traveling, contact the service provider listed on your benefits card as soon as possible so you can be sure you get the care that you need without incurring unnecessary costs. If possible, it is best to do this prior to receiving treatment. The call centre is available 24 hours a day, 365 days a year worldwide.

Our travel insurance will provide up to \$1,000,000 in **Emergency Medical Coverage**. Eligible services provided through our travel insurance include: hospital accommodation, physician charges, private duty nursing, ground ambulance, air ambulance, paramedical services, diagnostic services and prescription drugs among others.

There are several **Emergency Assistance Services** offered through the plan. Arrangements for the following services can be made through the Assistance Centre: assistance in locating a clinic, physician or hospital, confirmation of coverage to the hospital, advanced payment, repatriation, medical monitoring, care of children and many more.

As important as the eligible expenses covered in the plan are the **exclusions**. There are a number of scenarios under which the insurer will not pay benefits for incurred expenses. These include, but are not limited to: services that are not medically necessary, elective treatment, cosmetic treatment, treatment in connection with or any way associated with parachuting, hang gliding, bungee jumping, mountaineering, cave exploring, participating in professional sports or speed contest by motorized vehicle. If you will be participating in any of these activities you may wish to investigate additional individual coverage.

Please refer to the Benefits page on the SCETF website, www.scetf.org, for a list of contact numbers to use while travelling. Anybody who travels out of province should consult the Deluxe Travel Benefit in the online benefits booklet for complete details of your coverage.

Work-Life Balance

The challenge of trying to balance home and work life can often feel like a losing battle. For many educators, it helps to know they are not alone.

On November 24, 2009, sixteen SCETF members attended a Life Balance Workshop at the SCETF Office. The workshop guided the participants through a series of exercises designed to assess how time is spent, determine changes that are needed to achieve and maintain balance, and set action plans to meet your personal goals. The result – a more balanced and meaningful life.

Are you looking for more balance? Please join us at the SCETF Office on February 9, 2010, at 5:00 pm for our next Life Balance Workshop.



CAREpath

THE CANCER ASSISTANCE PROGRAM

Answers. Guidance. Support



We all know someone touched by cancer There is help

Please give this letter to any OTIP Member who has cancer

**Cancer patients who are happy with their care still need
CAREpath when they or their families:**

- Feel wait times for tests or treatments are too long;
- Feel appointments often are short or rushed;
- Don't know what questions to ask or forget the answers;
- Are not completely satisfied with all the answers to their questions;
- Don't know what to expect each and every step of the way;
- Don't understand all the options for tests or treatments;
- Feel overwhelmed or are having a really difficult time;
- Don't know what is the best standard of care for them;
- Don't fully understand the upcoming surgery and post-operative care; or
- Want to minimize the risk of getting cancer again in the future.



CAREpath offers continuity of care before, during, and after treatment and into remission. Even cancer patients who are receiving excellent care need one medical person there to help "every step of the way." Your CAREpath oncology nurse is this person.

As a member of OTIP's LTD Plan, there is no cost to you to use CAREpath. If you, your spouse or dependent child has been diagnosed with cancer, all you have to do is call us now at **1-800-290-5106**

**Please place a copy of this letter in your school lunchroom to
assist your colleagues with cancer now -- when they need help the most**

Answers. Guidance. Support.

www.carepath.ca

Questions?

If you have any further questions regarding benefits please contact Nathan Klaassen at the SCETF office at 705-728-2888, or send an email to nathan@scetf.org. You can also contact OTIP Benefits Services directly at 1-866-783-6847