

A close-up photograph of a white paper label with the word "INSURANCE" printed in a serif font. The label is placed on a shelf, and other similar labels are visible in the background, slightly out of focus.

Long-term disability (LTD) premium rate increase

One of the responsibilities of the CAAT Academic Joint Insurance Committee (JIC) is to ensure our benefits plan is fully funded so that it is healthy and able to meet our members' needs.

Our benefits consultant advises us on optimum funding levels. This includes how much must be kept in reserve for expected liabilities. It also includes ensuring there is enough funding in the plan to support anyone currently on LTD until the payment obligation ends.

We review plan assets and liabilities at our regular JIC meetings. Each year, we look in-depth at usage and financial details of plan funding as we prepare for rate renewals. These rates go into effect on February 1 of each year.

When the plan's reserve exceeds the ideal surplus amount that the benefits consultant recommends, we look at whether the rates can be lowered. Similarly, when the draw on the plan is greater than expected, we look at advising a rate increase.

After reviewing the LTD plan's experience this past year, the JIC has approved an increase of 10 per cent on LTD premiums. This means that members will be paying \$2.19 per \$100 of coverage, effective February 1, 2016. Below is an example of how the rate change will affect the premiums that members pay. Please note that these examples do not include the retail sales tax of eight per cent.

Annual salary	Current monthly premium \$1.99 per \$100 of coverage	Monthly premium after increase \$2.19 per \$100 of coverage	Monthly increase
\$70,000	\$69.65	\$76.65	\$7
\$80,000	\$79.60	\$87.60	\$8
\$90,000	\$89.55	\$98.55	\$9

Question Corner

Partial load

Q I'm a partial-load faculty member. I was hired for the first time this January until April. I already have a health plan through my spouse but understand that extended health care coverage is mandatory. Do I have to pay the premiums myself?

A The college has to pay 100 per cent of your extended health care coverage (single or family). So you have no premiums to pay for this coverage. Even if you already have coverage under another plan, you can co-ordinate benefits between plans so that you can improve the coverage you already have.

For instance, the college's drug plan pays 85 per cent of drugs that legally require a prescription. Your other plan could top it up to 100 per cent, or vice versa.

You can also improve your paramedical coverage (massage, chiropractor, etc.).

Extended health care is part of your negotiated terms of employment. There is no cost to you, and there is nothing to lose by signing up for it. You can also choose to pay premiums to access "optional" benefits (dental, vision, etc.).



Q I'm a partial-load faculty member. I waived dental benefits when I first became eligible for benefits. I didn't have coverage for dental anywhere else, either. Now I'd like to participate in dental benefits. But I'm being told I can't. Why?

A If you do not take dental benefits or other optional benefits when you first become eligible for them, and you are not covered for those benefits elsewhere (a spouse, another workplace, etc.), you cannot participate in these benefits until you have had a six-month gap in employment with the college.

If you waived these benefits because you have coverage elsewhere, and then lose that coverage, you must join the college's plan within 30 days of losing that coverage. Otherwise, the same conditions apply.

This is to protect the plan from "adverse selection." Adverse selection refers to people's not participating in coverage until they need it. Adverse selection raises the costs of delivering benefits, which affects everyone.

Retirement

Q I'm thinking about retiring this summer. I'm wondering if my benefits will change or stay the same. I'm also wondering who pays for retiree benefits.

A The college retiree benefit plan offers various levels of coverage for both health and dental benefits. One is very close to your current benefit plan. Another is a more pared-down version. Premiums vary between the plans. Retirees pay 100 per cent of the premiums. Ask the benefit plan administrator at your college for details.

We encourage people looking at retiree benefits outside of the college system to compare not just the premiums, but also the levels of coverage. Pay particularly close attention to yearly and lifetime maximums on drugs. This component of a health plan can save your life – and your life savings.

Unfortunately the, Ontario Drug Benefit program for seniors does not cover many drugs. This leaves you (or your drug plan) to make up for the plan's shortcomings.

Working past 71

Q I'm planning on working past the age of 71. How does this affect my benefits?

A Long-term disability coverage ends at age 64½. Life insurance is reduced to basic life at age 65. Critical illness coverage also ends. There is an option to "convert" your supplementary and optional life amounts to an individual policy at age 65.

You continue to be covered under the health and dental plan until you terminate

your employment with the college.

Note: By law, a person must start collecting their pension by the end of the year they turn 71. This does not mean they have to stop working. They can continue working. Once they start collecting their pension, they will no longer make contributions or accrue service in the pension plan, even if they are still working.

If there are questions you would like answered in the next Benefits You, please pass them along to any OPSEU JIC member.

Return to work after illness or injury

Our collective agreement includes a requirement that each college have a return-to-work policy. It addresses how employees will be accommodated when they return to work after an injury or illness. The policy also addresses the process for arranging these accommodations.

Each college will have its unique policy developed in consultation with the local faculty union. However, the policy must include:

- a commitment to accommodating the employee's return to work as soon as the employee's physician has cleared it, with a plan for modified work, as necessary
- creating a return-to-work team at the college with union representation
- setting out the steps to be followed so an employee can return to work (modified or regular) without delay after an illness or injury
- a process to resolve disputes

The goal of the return-to-work policy is to help employees gradually return to their previous job duties and hours. It provides a plan of modified work, when needed, that is developed by the return-to-work team, the employee and the employee's treating physician.

So what is modified work?

Modified work could include:

- a change or reduction in hours, with a gradual increase towards regular hours
- a change or reduction in duties, with a gradual increase towards regular duties
- alternate work that is not part of the employee's regular duties
- using ergonomic adjustments to the workstation, technical aids or equipment
- other accommodations

Any medical information remains confidential. Information regarding functional

abilities will be shared only with those immediately involved in the return-to-work process.

Your college's return-to-work policy should be communicated to all faculty and be readily available to all employees through your human resources department. If you have any questions, please contact your local faculty union office.

About the CAAT Academic JIC

The CAAT Academic Joint Insurance Committee (JIC) gets its mandate from the CAAT Academic Collective Agreement, Appendix IV.

There are eight members on the committee. Four are representatives of the College Employer Council, and four are CAAT Academic OPSEU members.

The academic members are elected at the CAAT-A divisional meetings held every two years. They are elected for a four-year term on a rotational basis, with two members elected at each biannual divisional meeting. The union members are helped by OPSEU Benefits Counsellor Kim Macpherson.

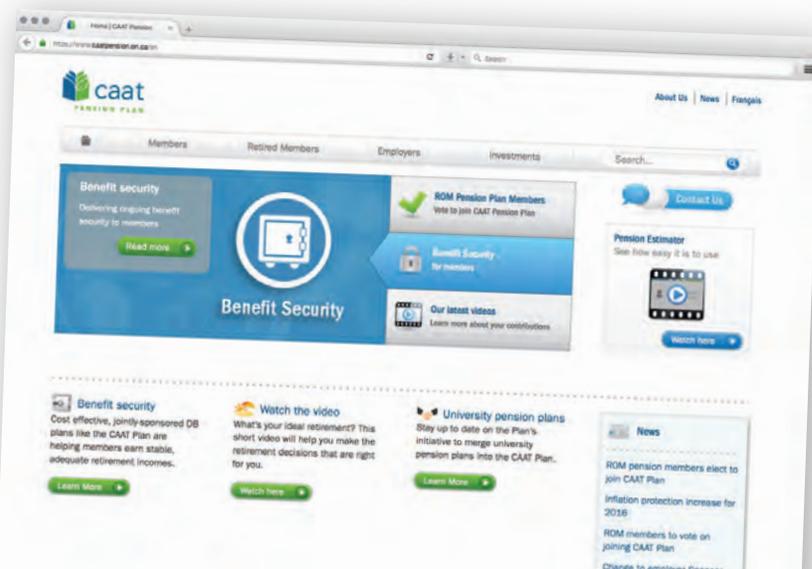
The JIC was negotiated into the collective agreement to help with communications on benefit issues between the College Employer Council and OPSEU. The parties agreed that a joint committee was the best way to help members who have benefit claim disputes that cannot be resolved through other processes.

The JIC also oversees the insurance plan.

If you have a benefit claim dispute, please submit it to the JIC. For details, contact your local union office or any member of the JIC below.

Need pension information?

Please visit
caatpension.on.ca





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