

Memo #36

Date: March 20, 2017

To: Executive/Members

Re: **New Benefits – Reset; Sun Life vs Manulife Comparison**

Benefits - Reset

We have received several calls, emails and texts around our Benefits and what resets, and when. Therefore, we thought we would try to provide some information that we have received from OECTA Provincial and the ELHT (Employee Life & Health Trust)

The most common thread we have heard is that all our new benefits renew April 1st, once we transfer to OTIP/Manulife. **That is not correct.**

Benefits with a Date/Time Renewal:

Benefits such as Orthotics, Orthopaedic Shoes and Vision Care all have renewal dates – these renewal dates are set on the day/month of use and new eligibility usage is either yearly or bi-yearly from that date.

These dates will remain the same from our Sun Life to Manulife benefits – this information will be transferred from Sun Life to the Board, and then to Manulife.

For example, if a teacher's vision care resets on October 15th 2017, with the Sun Life plan, that same date will transfer to Manulife.

Therefore, it is suggested that before March 31st, all teachers print off the renewal dates from their Sun Life webpage, so they know what dates move forward to Manulife.

Benefits with Maximums (without renewal dates):

Benefits such as Massage Therapist, Chiropractor, and Psychologist all have maximum dollar/usage amounts.

The amounts that a teacher has already used/accumulated **will** transfer to OTIP/Manulife.

For example, if a teacher used the massage therapy allotted through Sun Life (20 massages charged at reasonable and customary), the cash value will transfer to Manulife. If that amount exceeds \$600, the teacher will **not** be able to receive reimbursement from April 1st until Manulife benefits reset September 1st. Our Sun Life benefits use a January to December to reset the maximum caps these types of benefits. With Manulife, we will be changing to a September to August reset. As of September 1st, all benefits with a maximum or cap will reset.

Therefore, it is advised teachers print off what has been covered through Sun Life before March 31st. As well, if a teacher has pre-set dates for massage, they need to find out what has been covered so far through Sun Life, before moving forward. Otherwise, some teachers will be out of coverage and will be responsible for the charges.

Sun Life vs Manulife Comparison

	Sun Life	Manulife
Vision – glasses, contacts	\$400 max every 2 years	\$400 max every 2 years
Eye Exams	R and C	\$100
Laser Eye Surgery	\$400 maximum	\$2000 lifetime max
Chiropractor	\$500	\$500
Massage	20 at R and C	\$600
Physiotherapy	Unlimited	Unlimited
Psychologist	\$250	\$1500
Speech Language	\$250	\$500
Basic Dental	100% of check up	100% of check up
	Recall every 9 months – adult Recall every 6 months - child	Recall every 9 months – adult Recall every 6 months - child
	X-rays	X-rays every 3 years
Periodontal/Endodontic	100% of scaling etc.	100% of scaling etc.
Major Restorative	80% \$2000 max/benefit year	70% \$2500 max/benefit year
Orthodontics	50% coverage \$3000 lifetime	50% coverage \$3500
Hearing Aids	\$500/3 years	\$2500/2 years
Orthotics	R and C	1 pair to \$650/benefit year
Orthopaedic Shoes	\$150/year	1 pair to \$500/benefit year
Orthopaedic Shoes (stock)	No coverage	I pair to \$500/benefit year
Registered Nurse	\$25000/year	\$50000/year
Wigs	Not covered	\$1000 lifetime maximum
Osteopath	\$250/year	\$300/benefit year
Naturopath	\$250/year	\$500/benefit year
Dietician/Nutritionist	No coverage	\$500 combined
Life Insurance	Basic \$75000	Basic 3x salary
	Maximum of \$300 000	Maximum of \$500 000
Payment of Premiums	10%	0%

R and C = Reasonable and Customary

**If you have any concerns, please contact the Unit office at 705-733-9625 or 1-800-558-4815
Thank you for sharing this information with OECTA members.**