

Answers to frequently asked questions

Important information to help you understand the benefits change process

We are committed to keeping the lines of communication open as this initiative moves forward. This FAQ will help answer some key questions.

1. Why are we moving toward a single province-wide plan?

The Ontario government is committed to consolidating benefit programs for education workers across the province. All four of the teacher federations have already agreed to introduce province-wide benefit programs through newly established employee life and health trusts (ELHTs). The Principals/Vice-Principals' associations (ADFO, CPCO and OPC) have also reached an agreement to create a non-union ELHT that will provide life, health and dental benefits to their Ontario members.

2. What does that mean for me?

A provision in the Principals/Vice-Principals' agreement means all non-unionized employees in the Ontario education sector will also be joining the new non-union ELHT as of September 1, 2017. In other words, you'll still have access to benefits; however, your benefits will be provided through the ELHT instead of through your school board.

The government's goal in this process is to gain efficiencies and economies of scale. Our focus is on ensuring you have continued access to meaningful and affordable benefits coverage.

3. What is CAEAS-ECAB?

Outside of the Principals/Vice-Principals' associations, there is no existing formal structure in place for management and non-unionized employees in the education sector. By early November 2016, the Conseil des associations en éducation pour les avantages sociaux (CAEAS) – or Education Council of Associations for Benefits (ECAB) – will be established to give you a voice in the process.

4. What are CAEAS-ECAB's main responsibilities?

When incorporated, CAEAS-ECAB will have a role in the ongoing governance of the ELHT. Specifically, CAEAS-ECAB is responsible for:

- collaborating with the Principals/Vice-Principals' associations to establish the ELHT;
- appointing trustees for the ELHT (in collaboration with the Principals/Vice-Principals' associations); and
- giving a voice to the ongoing interests of the ELHT members (including communication around the change and transition).

5. Do I need to join CAEAS-ECAB to get my benefits under the new non-union ELHT?

Not at this time – CAEAS-ECAB is simply a means to give you and other non-unionized education workers in Ontario a say in how the new ELHT is governed.

6. Will there be any interruption in my benefits coverage?

The goal is for you and your family to have uninterrupted coverage for life, health and dental, up to and after September 1, 2017. We will provide more details on the transition as we move closer to finalizing the plan design.

7. What is an ELHT?

In simplest terms, an ELHT is a large pot of money set aside for the sole purpose of providing life, health and dental benefits to designated plan members and their eligible beneficiaries. Under current law, money contributed to the ELHT can't be withdrawn. It can only be used to provide the designated benefits to eligible plan members – and to cover any reasonable expenses associated with managing and administering the ELHT.

8. How will the non-union ELHT be funded?

The government will provide some initial funds to ensure there is money in the ELHT to cover benefit claims from day one – as well as funds for setting up the ELHT and, ideally, maintaining reserves to ensure the trust's ongoing sustainability. Going forward, the government will allocate a negotiated amount of money to the individual Boards each year. The Boards, in turn, will contribute the allocated money to the trust. It's a little circuitous, but that's how it works.

9. How will the ELHT be managed?

The ELHT will be managed by a board of trustees appointed by the Crown (four trustees), the Principals/Vice-Principals' associations and CAEAS-ECAB (five trustees), including at least four independent experts. The trustees are ultimately responsible for managing the ELHT, including appointing professional advisors. Regardless of their personal affiliations, the individual trustees have a fiduciary obligation to manage the ELHT in the best interests of all plan members. CAEAS-ECAB will be established as a non-profit organization, and we'll soon be looking for Directors to fulfill the organization's mandate. The proposed nomination/selection process will be communicated shortly, and you will have an opportunity to vote on the proposed Directors. We will share more details on this process when they are available.

10. When will the new ELHT start?

Under the terms of the agreement, the province-wide benefit program must be fully operational by September 1, 2017. At that time, you will be covered under the new non-union ELHT. 4

11. Is the government imposing a plan design?

Absolutely not! The government will fund the ELHT via contributions to the individual Boards. With five of the available nine seats on the ELHT's board of trustees, the trustees will have majority control over the benefits and coverage levels. As discussed, the successful formation of CAEAS-ECAB will give us a voice and an important role in the trustee nomination process.

12. What are the potential advantages of a province-wide plan?

Since the government has indicated that individual school boards will no longer provide benefits plans, the new non-union ELHT is critical to ensure ongoing meaningful and affordable access to benefits for all education sector employees in the province. It allows 7,500 members of the Principals/Vice-Principals' associations to join approximately 7,500 management and non-union employees of Boards for a total plan membership of around 15,000 members.

Our new combined membership offers considerable purchasing power – and related financial advantages – that simply aren't available to the individual Boards. This has the potential to produce cost savings that could be used to improve benefits coverage and provide greater benefits security over the longer term.

13. Is there a potential downside?

Ontario education sector employees are currently covered under a wide range of benefits plans – some more generous than others. Given the different benefit levels, it's highly unlikely that a province-wide solution will exactly replicate any of the plans currently negotiated with the individual Boards. Any province-wide plan will likely involve certain trade-offs on a benefit-by-benefit basis. However, on the whole, you can expect the benefits plan to be comparable to your existing plan.

14. How can we stay informed on the progress of this initiative?

We have engaged experts from Eckler Ltd., an independent benefits consulting firm, to help us organize CAEAS-ECAB, review plan design elements, assess funding levels and communicate on an ongoing basis with you and other key stakeholders. With their assistance and support, we have developed a robust communication plan – including a website – to keep you informed.