

OSSTF Benefits Transition to Direct Billing of Member Contributions

To: Presidents and Local Executives

From: Chris Goodsir, General Secretary

For Action

As has been previously communicated in DBU #187/2022-2023, OSSTF Benefits has recently notified Bargaining Unit leaders and eligible plan members about a transition to direct billing of plan member contributions.

OSSTF Benefits is an Employee Life and Health Trust (ELHT) that operates under provincial and federal regulations independently from employers and the union. Information about the OSSTF/FEESO ELHT can be found at <https://www.osstfbenefits.ca/our-governance/>.

The direct billing of plan member premium contributions towards the benefits plan via PAD (Pre-Authorized Debit) has proven to be more efficient than payroll deductions for active plan members. Other benefits Trusts in the education sector have already completed the move to direct billing.

OTIP, as the third-party administrator of benefits on behalf of the ELHT, will contact members through their employer email or the email that plan members have registered for communication. Members must follow the process outlined by OTIP to enroll for Pre-Authorized Debit in order to have member-share premiums deducted monthly.

This change to direct billing (i.e., pre-authorized debit deduction) will occur in two phases.

Phase 1 – Transition to direct billing of plan member contributions for eligible OSSTF/FEESO Long Term Occasional Teachers

Effective September 1, 2023, all long-term occasional (LTO) teacher Members who are eligible for the OSSTF Benefits plan must provide preauthorized debit information to enroll for benefits. Previously, LTO teacher Members on a full assignment (1.0 FTE for a semester) would have their member contributions deducted by the employer.

Direct billing of member contributions via PAD for all Long-Term Occasional Teacher plan members will be taken on the 10th of each month, beginning on September 10, 2023.

This change only applies to LTO teacher Members, as long-term assignment education workers have used direct billing since September 1, 2020.

Please note that, although OTIP has notified all eligible long-term occasional teacher plan members of this change, members who are currently not eligible for benefits (leave, not in an LTO assignment, etc.) will not be directly notified by OTIP.

As Phase 1 only effects teacher LTO Members, this communication to Members has not been translated.

Bargaining Unit leaders should remind their long-term occasional teacher Members of this change to direct billing for all LTO members of the OSSTF Benefits plan as the transition to direct billing will occur in September. LTO teacher Members will be required to enroll in direct billing via PAD during the benefits enrolment process.

Phase 2 - Transition to direct billing of plan member contributions for all other eligible OSSTF/FEESO Members

Effective February 1, 2024, direct billing of plan member contributions (rather than payroll deduction for active plan members) for all remaining and newly eligible teacher and education worker OSSTF/FEESO Members will be implemented. Information will be communicated by OTIP to plan members on the process to enroll in PAD authorization prior to the February 1, 2024, transition date.

Direct billing of plan member contributions for all remaining plan members will be taken on the 10th of each month, beginning on February 10, 2023.

All Bargaining Unit leaders should begin communicating this change to direct billing for all members of the OSSTF Benefits plan.

If you have any questions, please contact John Wells at john.wells@osstf.ca.

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