

OPSSU Benefits Committee Report – December 2015

As usual, the Benefits Committee has been busy. We've dealt with a number of issues with SSQ/Claimsecure, and gotten results without having to engage with the employer. In addition, we've had appeals that have gone to the employer that have been resolved, dealt with member inquiries, and denial of STD by SSQ.

Over the last year, we have had discussions about the Terms of Reference, though the committee agreed to disagree and the Terms of Reference as constituted in 2010 remains. As such, we've been gathering most of the data required in the Terms of Reference.

Because of this we know that as staff we are readily using the Employee & Family Assistance Program (EFAP) and our insured benefits.

Our usage of the EFAP in 2014 showed that we had a usage rate of approximately 40%. In 2015 it appears our usage has decreased and we're on track to have a usage rate of approximately 25%.

In these stressful times it is important to remember that permanent staff have access to this program. It is free and confidential. In addition to basic counselling, there are a number of other services available through this resource, including financial & legal help, resources for family issues (e.g. elder and child care), addiction counselling and fitness coaching.

For our benefits, our usage rate is relatively stable, however, we are seeing an increase in the usage of Short Term disability. That said our use of Long Term Disability is stable.

Reminders:

If you will be making a purchase of \$300 or more, or if you are unsure if something is covered it is strongly recommended you ask for a pre-determination. This will have you submit a proposed receipt (along with a claim form via mail) and SSQ will advise what your coverage is, in writing. This protects you and means you won't end up with any surprises after you have already spent your hard-earned dollars.

Our current 18 month vision window ends March 31, 2016. Make sure you get your vision exam and new specs before then!

For your information...

If you are a permanent employee and want to find out more about what is available through the EFAP you can browse their site at www.shepell.com or contact them at 1-866-833-7690.

If you have questions about your benefits plan, or need assistance after a denial of benefits, please contact one of your SSU representatives:

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