

REPORT TO MEMBERS

I wish to take this opportunity to acknowledge the vital work that CAEAS-ECAB members perform in our school boards and partner employers. CAEAS-ECAB members continue to provide the backbone services that make our learning spaces the best that they can be as well as providing the leadership at the school board level essential to the smooth operations for all of our schools and other facilities which are at the core of our mandate.

Your ONE-T CAEAS-ECAB benefits plan continues to be well utilized by our membership. Our most recent estimates have us at over 8600 members not including dependents. The CAEAS-ECAB ONE-T benefits plan is meant to be used to encourage the long term good health of our members as well as assisting in taking care of acute health care needs. All of this contributes to quality of life at home and work and members are encouraged to be familiar with their plan details. This may be found at the ONE-T website through this link [ONE-T](#) . Follow the links to the CAEAS-ECAB plan found there.

We are pleased to inform you of the renewal appointment of Cliff Inskip to a second three-year term in the position of ONE-T Chair. The Chair is jointly appointed by both CAEAS-ECAB and PVP Associations. Cliff has provided steady leadership to the trust over the last three years and has facilitated collaboration and communication with us at CAEAS-ECAB. The benefits plan has experienced incremental improvements year over year to the benefit of our members.

CAEAS-ECAB continues monitor the financial health and performance of the plan and we are pleased to report that it is in excellent shape for continuing to provide excellent benefits in the present and future. The actuarial forecasts project this continued plan strength through the forecast period of 5-6 years. This is in alignment with the core values of CAEAS-ECAB which is to design and maintain (through ONE-T) a benefits plan for members that is robust and competitive while ensuring long term sustainability.

In order to provide a high quality benefits plan that is responsive to the changing needs of our membership, coverages are regularly reviewed and are updated from time to time based on projected needs and forecast data. Member responses to ONE-T surveys are helpful in this process. In addition, predictive

analytics are used to anticipate future benefits needs of members based on current aggregate user data. In a March meeting with ONE-T data indicated an increase in claims and claim costs. These increases are due largely to increases in some types of drugs and a shift in demographics of our membership. The plan is in a healthy position in terms of reserves and is well able to absorb this increase.

The following most recent changes were put into effect as of September 1, 2023:

Plan Change
<p>\$2100 (increased from \$1500) benefit year for mental health services:</p> <ul style="list-style-type: none">• Psychologist• Social Worker• Psychotherapist• Registered Family Therapist
<p>Major restorative services e.g. crowns, onlays, dentures, bridgework to 65% maximum \$2500 per benefit year</p>
<p>Coverage for anti obesity medications under FACET pre authorization process – for details please use this link to the ONE-T website Plan updates ONE-T</p>

Watch for email updates from ONE-T for future information on your plan design and coverages.

The CAEAS-ECAB Board continues to reinforce the flexibility of the Health Care Spending Account (HCSA) with our members. Many members are not yet accessing this excellent benefit. This is a tool for you to receive extra benefits in an area that is important to each individual plan member according to that plan member's needs. For example, if your eyeglasses benefit has been used up, you can use the HCSA to receive more coverage in that area. If your preference is to receive extra para medical services, the HCSA can help to cover it. At the very least, we encourage our members to use the HCSA to be reimbursed for your benefits co-pay amount if the HCSA has not been used elsewhere. Statements of your amount paid for this are available through the Cowan website.

The HCSA amount can also be carried forward for one year if not used. If you did not use your \$850 HCSA amount in 2022-23, it can be carried forward and

spent in 2023-24 along with your new \$850 2023-24 allocation. The 2022-23 amount is lost if not used by August 31, 2024. For more information please follow this ONE-T link [Health Care Spending Account | ONE-T \(onetlinux-wp.azurewebsites.net\)](https://onetlinux-wp.azurewebsites.net/Health%20Care%20Spending%20Account) .

Members are also reminded to submit all HCSA claims within 90 days of the expiration of the credits. Any claims submitted after this will not be allowed per the terms of the plan.

It is important for members to know that on occasion, certain providers may be de-listed by the carrier (Canada Life). There are a number of reasons for this and although not overly common it does happen from time to time. In these cases members end up not being covered for a claim that they otherwise would have received reimbursement for. Before incurring an expense with a new provider, or if you are not sure of a provider's status with Canada Life, it is wise to receive a pre-authorization. This is also prudent anytime a member is making a claim of a substantial amount and you want to be sure of coverage. For example, although your plan booklet says you are covered for a particular procedure, there may have been a reason that a certain practitioner is not eligible to provide the service under the plan. This happens with any insurance plan and is not unique to ONE-T. It is a good idea to save the frustration and check ahead!

On behalf of the CAEAS-ECAB board I wish everyone a very successful last few months of the school year and hope everyone has a safe and enjoyable summer. If you have any questions or need assistance please email me at info@caeas-ecab.ca.

Paul Antaya
Executive Director