OTIP RAEO®

benefits & insurance bulletin

WINTER 2015

Inside

Message from the President … 2
OTIP LTD Pool update … 3
Excellence of Ontario teachers recognized … 3
OTIP workshops … 4
Affiliates' Survey – The results are in! … 5
OTIP gives back … 5
2014-2015 Bursary winners … 6
LTD Q & A … 6
The brain in pain … 7
We need your feedback! … 7
Boosting your immune system … 8

Mental health: The importance of early recognition and treatment

Mental health issues affect all workplaces, regardless of industry. Employees in diverse roles face increased demands to solve problems, interact with others, analyze data and negotiate positive outcomes. According to the Mental Health Commission of Canada, on any given week, more than 500,000 Canadians[1] will not go to work because of mental illness. In fact, over 40% of OTIP's long term disability (LTD) claims are attributed to mental/nervous disorders.

What is mental illness?

Mental illness[2] is an umbrella term that refers to a wide variety of health challenges that affect the way we think about ourselves, relate to others, and interact with the world around us. They affect our thoughts, feelings, abilities and behaviours. Depression and anxiety disorders are the most common mental illnesses.

It's important to acknowledge that mental illness is just as real as physical illness. Like other illnesses, such as diabetes or asthma, most mental illnesses are episodic. That means people have periods when they are well and productive, as well as periods when they are unwell and overall functioning is low.

What can I do about it?

The good news is that mental illness is treatable. Helping your members identify mental health challenges early, through access to the right resources, such as OTIP's Early Intervention Program and FeelingBetterNow®, and assisting them in finding the appropriate treatment can get them on the path to recovery and help prevent long term disability.

There are many different treatments available, depending on the type of mental illness a member is diagnosed with. For example, a common form of therapy to help treat depression and anxiety is called Cognitive Behavioural Therapy[3] (CBT).

What is CBT?

CBT is a type of mental health counselling offered to our members through the Early Intervention Program. This treatment helps members to understand the thoughts and feelings that influence their behaviours, and to teach them that while they cannot control every aspect of the world around them, they can take control of how they interpret and deal with aspects of their environment. One of the greatest benefits of cognitive behavioural therapy is that it helps members develop coping skills that can be useful both now and in the future.

continued on page 8

Message from the President

At OTIP, we believe in putting educators first. This means ensuring that your Provincial long term disability (LTD) Plan provides you with the protection and services your members need, even if they never give it a second thought.

In the past few months, we have had many important discussions around the 'why' regarding provincial plans. While this is a complex question, the answer is straightforward. Our provincial plan has been tailored to meet the unique needs of educators, and to ensure equity and consistency to all members regardless of where they reside in the province. The fact is we are better together; one plan for each of the affiliates that offers long-term, stable, sustainable benefits for our members.

On this topic, your members may ask you what benefits come from being part of a provincial plan, and how their participation in the larger OTIP LTD Pool matters. To this question, I would encourage you to share the following truths:

- **Better value** – Bigger truly is better. Increased scale means greater buying and negotiating power with insurers and health care service providers. The resulting cost savings translate into better benefits and lower member premiums. By comparison to other educational worker LTD plans across Canada, OTIP rates are among the lowest in the country. Being bigger also allows OTIP the ability to design a plan that is unique to the education community.

- **Increased stability** – Being bigger not only ensures low rates, but it also reduces the volatility of plan experience and therefore, provides members with more predictable premiums. Lower volatility has the added benefit of improving the long-term sustainability of the plan at a cost that is reasonable today. Regardless of your local, the OTIP LTD Pool offers a level of protection and service that is otherwise unavailable.

- **Enhanced service** – OTIP's understanding of educational workers and their working environment, combined with our insurance expertise, enables us to provide services that are tailored to the needs of our members, such as specialized early intervention and dedicated rehabilitation consultants. Participation within the OTIP LTD Pool as a member of an affiliate-owned Provincial LTD Plan provides members with all the benefits of a large plan, and important localized service. For example, OTIP's rehabilitation consultants and service representatives will meet members in their communities when a phone call simply won't do. At OTIP, we also believe in advocacy and due process. We have internal checks and balances to ensure your interests are fairly dealt with, and offer an alternate dispute mechanism and appeals process that respects the principles of fair representation.

- **Important value-adds** – You may have heard the expression *membership has its privileges*. This is definitely true for your members. At OTIP, we don't have a profit motive. We have something more inspiring: a "putting educators first" motive. All profits remain in OTIP to help fund plan improvements, as well as important value-added services. These include CAREpath, a specialized cancer assistance program, and FeelingBetterNow®, an anonymous, web-based mental health care program, both available to you at no additional cost.

RTIP/ARM

I would also like to share with you that we now have over 25,000 RTIP/ARM policies in force representing an average annual growth of over 9%. This is a huge milestone for us!

We would like to thank you for helping to promote OTIP to your members even after retirement! We are very proud to support all of our members with insurance that is built around them.

Kirk McIntyre
President, Group Insurance Services

OTIP LTD POOL UPDATE

We are pleased to announce a 5% decrease in long term disability (LTD) rates for the OTIP LTD Pool, effective March 1, 2015.

This decrease is a result of a number of factors, including the growth of the OTIP LTD Pool, a decrease in new claims, continuous improvements in plan design, improved early intervention opportunities, and savings in administration costs. Part of the OTIP LTD Pool's success reflects our commitment to the early support of members facing longer term illness. We provide the advice and tools to help members make a healthy return-to-work when they are able to do so.

While the factors affecting the OTIP LTD Pool change from year to year, what doesn't change is our commitment to ensuring stable rates, and strong sustainable plans that protect our members when they are most vulnerable. Our commitment includes a prudent approach to how we manage the financial assets of the plans, including protecting the long-term stability of the pool with adequate contingency reserves and prudent decisions on premium rates.

Continued Partnership with Manulife

OTIP also initiated a formal market review of the entire OTIP LTD Pool this past summer, as part of our commitment to ensuring your LTD coverage is market competitive for things like plan design, service and price. This review was conducted by an independent third party actuarial firm.

We are pleased to announce that our current insurance partner Manulife had the successful bid, and will remain our partner for LTD pool coverage. This ensures that one of the largest non-public LTD plans in Canada is partnered with one of the three major insurance companies in Canada, providing an added degree of risk protection and peace of mind for our members.

This decision also enables OTIP to continue providing members with exceptional and tailored service (as rated by our members); one of the lowest premium rates for LTD coverage in the country; innovative product offerings; and preferred reserve interest rates reflecting the size of the pool.

Excellence of Ontario teachers recognized

The Ontario Teachers' Federation (OTF) annually recognizes three teachers with the OTIP Teaching Award for Excellence. In 2014, the following teachers received the OTIP Teaching Award:

- **Joshua Tellier, Holy Family Catholic French Immersion School, Woodstock - Beginning Teacher Category**
- **Nancy Rawlinson, Davisville Elementary School, Toronto - Elementary Teacher Category**
- **Donna Foulkes, West Credit Secondary School, Mississauga - Secondary Teacher Category**

As well, TFO presented the Prix TFO Education to Sylvie Lefebvre and Brigitte Béland-Parent, École élémentaire catholique Saint-Joseph d'Orléans, Orléans.

Information on the awards can be found at teachingawards.ca.

Benefits Workshop 2014

OTIP hosted the annual Benefits Workshop on September 23-24, 2014, at the Hilton Toronto Airport Hotel & Suites, in Mississauga. Of the 225 in attendance, more than half of the attendees responded to our post-event survey. Overall, the Benefits Workshop was rated highly, with 94% citing the workshop as either excellent or good.

The survey respondents indicated that the general and breakout sessions were relevant, current and valuable, especially the keynote speakers, discussions on mental illness and opportunities to network with their peers and OTIP representatives.

Respondents favoured TSN's Michael Landsberg, who spoke candidly about his recovery and ongoing battle with mental illness, and Alvin Law, who delivered a powerful and inspiring message on "Alvin's Laws of Life – 5 Steps to Successfully Overcome Anything." High marks were also given to keynote French speaker, Anne Bisson for her message on "The DNA of Happiness" and how changing your behavior and lifestyle choices will help to achieve a better quality of life.

Our attendees were also very entertained by Kate Davis, five-time nominee for the Canadian Comedy Awards, on how humour in the workplace and work-life balance can positively impact productivity and communications. Other topics presented included an update on FeelingBetterNow® from Dr. Sam Ozersky; the changing landscape of specialty drugs and the impact on plans and plan members by Mike Sullivan, Cubic Health Inc.; a session on retiree benefits – OTIP or RTO?; long term disability (LTD) roundtable update, and the return of the popular LTD 101 skit.

Plans for this year's Benefits Workshop are already underway. Stay tuned for details in our next edition of benefits & insurance bulletin.

Michael Landsberg, TSN

Benefits Administrator Workshop (BAW) – What's on your mind?

We are excited to spring into the new year with fresh ideas for our upcoming Benefits Administrator Workshop! Watch for the Save the Date email that will include a short survey to find out what topics you would like to see at the workshop in May. Stay tuned for more details!

THE RESULTS ARE IN!

In May 2014, we surveyed our affiliates to find out how they rated the service provided by our Group Life and Disability Claims and Rehabilitation Services staff. We were very pleased with a survey response rate of approximately 40% (a 13% increase from last year's response rate).

Here are the highlights from the survey:

- Overall, the Claims and Rehabilitation satisfaction rates were 97.6% and 99.5% respectively.
- Our ability to meet our communication service standards was highly rated with an average of 97% related to responding to phone calls and emails within one business day.
- Most respondents strongly agreed that our written correspondence was accurate and easy to understand, and we informed the appropriate contacts.
- The Group Life and Disability Claims and Rehabilitation Services staff received an average rating of 98% and 99.6% respectively for these service performance metrics: resolving issues quickly; being accessible, knowledgeable and courteous; and involving and updating the member of the process.

Based on your comments from last year's survey results and our ongoing quality improvement focus, we have implemented the following process and business improvements to better serve you:

- We revised 10 business letters to ensure the appropriate information was being provided in a clear and concise manner, resulting in more accurate written correspondence and timely updates on claims status for members and affiliates.
- We created new reports with statistics related to the Early Intervention Program (such as the number of Notice of Prolonged Absences (NPA) received, number of people contacted) for affiliates and new governance committees. These reports will help us to recognize trends and to validate the benefits and importance of assessing the member's needs in the early stages of an absence from work. We can also identify opportunities to assist and support members by connecting them to resources within their communities, which may enable them to return to work sooner—possibly preventing or shortening the duration of a disability claim.

We appreciate and are very proud of the high marks that you have given our services and staff in Group Life and Disability Claims and Rehabilitation Services. We are inspired by the four education affiliates and their local leaders who support and champion the employees of Ontario's education communities. These survey results endorse our passion, commitment and focus on "putting educators first".

From left to right: Cyndy Jefferson, Student Nutrition Programs; Vic Medland, OTIP; Angela Reid, Breakfast for Learning; Fred De Fina, SickKids Foundation

OTIP donates $75,000 to support important children's charities

The OTIP Community Fund
Together with you, Together for you

Every August, OTIP hosts a charity golf tournament to raise funds for deserving programs that are important to its members. In its 25th year, this year's Charity Golf Classic raised a record $151,180 for the OTIP Community Fund.

Through the OTIP Community Fund, OTIP CEO Vic Medland presented representatives from the Student Nutrition Programs in Central West Region (including Halton Food For Thought, Peel – Breakfast For Kids, Food & Friends serving Wellington/Dufferin/Guelph and Nutrition For Learning serving Waterloo Region), Breakfast for Learning and the SickKids Foundation with a cheque for $25,000 each, on November 26, 2014.

Working together with its incredible sponsors and players, the OTIP Charity Golf Classic has raised over $1.6 million for the OTIP Community Fund since the tournament began.

LTD Q & A

Q. What key factors are considered in the change of definition (COD) assessment for LTD benefits?

A. The key factors considered in this assessment include:

- Contractual definition of disability
- Current medical and functional status of the member
- Consideration of their vocational background

At the time of claim approval, the Disability Analyst will discuss the COD process with the member. In the months leading up to the COD date, a letter will be sent to the member with details on when the COD assessment will occur and how it may impact future benefits. The information collected by the analyst is used to assess the member's functional ability to return to gainful employment. Our goal is to make the decision and communicate with the member well in advance of the COD date.

Taking time to discuss the COD process with your members is very beneficial, so they can understand the contractual changes and potential impacts to plan and prepare accordingly.

Q. I am very ill and I'm having difficulty concentrating. Can I get assistance completing the LTD forms required by the claims office?

A. Absolutely. Your federation or association representative may provide you with the help you need to complete your LTD application or you may contact OTIP Group Life and Disability Claims directly at 1-800-267-6847. We're here to help. If necessary, we can refer you to a Disability Service Representative (DSR) who will assist you.

OTIP helping to support leaders of tomorrow through annual bursary program

Each year, OTIP awards twelve $1,500 academic bursaries to six female and six male students across Ontario. Through an online application, members insured with OTIP can enter one of their relatives (e.g. child, step-child, grandchild, niece, sister, spouse etc.) for a chance to win one of the bursaries. The following winners for the 2014-15 academic year were drawn at random from a pool of over 1,300 applicants:

Name	City	Name	City
Connor Boyce	Sudbury	Connor MacRae	Waterdown
Gabrielle Charron	Kingston	Libby Malone	Trenton
Maxwell Fitzsimmons	Mississauga	Calvin Neethling	Toronto
Dana Gionet	St. Catharines	Shannon Ramsay	Burlington
Emma Harper	Burlington	Tye Rusnak	South Porcupine
Jordan Jackson	New Dundee	Steven Zuccato	Woodslee

Entries for the 2015-2016 academic year will be accepted online at www.otip.com/bursary until June 15. Full details can be found at www.otip.com.

FeelingBetterNow® gets a new design in 2015

A new and improved version of FeelingBetterNow® is set to launch in early 2015 which will feature a fresh design that educates, empowers and engages members to confidentially assess and manage their mental health. Updated features include:

- The ability to view wellness resources available through their school district, union or federation from directly within FeelingBetterNow®.
- The expansion of mental health assessments and care strategies to include attention deficit hyperactivity disorder (ADHD), sleep disorders, eating disorders and more.
- Additional resources and information for self-directed care and in-person care options from a broad range of providers, including Employee Assistance Program (EAP) counselors, social workers, psychotherapists and physicians.
- Optimization for desktops, smartphones and tablets so members can manage their mental health on the go.

Stay tuned for more details!

The brain in pain mostly goes down the drain – a Call to Action for better Mental Health Management

By Dr. Sam Ozersky, MD, AB, FRCP(C)

One in five Canadians will suffer from a mental and emotional health condition in his or her lifetime. As working adults juggling multiple responsibilities daily, we often experience problems with anxiety, fatigue, sadness, motivation and concentration. Sometimes these feelings are precipitated by a life event such as physical illness, problems at home, or simply increased job stress. At other times, you just can't put a finger on what is making you feel bad. A lot of the time, we put off looking at these issues because we believe they will go away on their own, or that we don't have time to deal with them, or that we don't know where to go for help.

The medical evidence is clear that if mental and emotional issues are not addressed early, there is a lower chance that treatments such as counselling, exercise, meditation or prescribed medication, will facilitate improvement. Early self-identification and early intervention are critical to you feeling better at home, in social situations and at work. You and everyone in your family should treat the onset of mental and emotional health-related symptoms with the same urgency that you would for the onset of chest pain. You should make it a priority to **intervene early** to prevent the degradation of brain tissue and **educate yourself** about the symptoms and what you can do to be prepared.

Through your benefits plan, you and your family have access to FeelingBetterNow® (www.feelingbetternow.com/otip), a web-based program that assesses and manages your mental health. With a 10-minute assessment that uses the same criteria as a live psychiatrist would, FeelingBetterNow® tells you if you are at risk for a mental health disorder and gives you the information you need to take action right away. Here is how you can get started:

1. Visit www.feelingbetternow.com/otip.
2. Click on one of the charity icons (e.g. Free The Children) to continue.
3. Type in your employer name (e.g. school board) and press ENTER on your keyboard.
4. Click the blue "New User" button below.
5. On the registration page, enter "OTIPRAEO" as your Access ID.
6. As your "Nickname", type in any name you like.
7. As your password, choose something only you would know and can easily remember.
8. Re-enter your password.
9. Click the blue "Register" button to begin FeelingBetterNow®.

editorial board

The ***benefits & insurance bulletin*** is published twice a year for our group insured clients. We encourage you to share this information with your members and to use these articles in any applicable newsletters.

If you have any comments or suggestions, please contact us.

Editors

Thuy Hilderley
Group Communications
1.877.260.3892, ext. 2243
thilderley@otip.com

Jennifer Gilmer
Group Insurance Services - Benefits Services
1.877.260.3892, ext. 1100
jgilmer@otip.com

OTIP
125 Northfield Drive West
PO Box 218
Waterloo ON N2J 3Z9
www.otip.com

WE NEED YOUR FEEDBACK!

Please take a few minutes to tell us what you think about the benefits & insurance bulletin. Your insights and your feedback will help us ensure this publication remains relevant and informative, and continues to meet your needs. Take our readership survey now. **The survey will stay open until February 16, 2015.**

Boosting your immune system

Everyone is constantly exposed to bacteria and viruses, in the workplace, on public transit, even while shopping at the supermarket. By merely tweaking some important lifestyle and diet choices, plan members can fortify their immune system to defend against everything from the common cold or flu to cancer, not just over the winter, but for a lifetime.

The following are some tips you can share with your members to help ensure a healthy start to 2015:

1. EXERCISE. Simply going for a brisk 20-minute walk and increasing your heart rate three times a week, can activate your immune system and keep it in tip-top shape.

2. EAT RIGHT, EAT BRIGHT. Some of the foods that are most powerful in strengthening our immune system are also the brightest: think berries, citrus fruits, kiwi, apples, kale, spinach, sweet potatoes, carrots, grapes. And though not bright in colour, garlic is a superstar among immune-system boosters due to its antiviral and antibiotic properties.

3. AVOID EXCESSIVE ALCOHOL AND SUGAR. Microbes thrive on sugar. So, treat yourself, just not so much that you treat the microscopic organisms that would do you harm! And though moderate amounts of alcohol can have some benefits, over consumption, i.e. more than a glass a day for women, or two glasses a day for men inhibits white blood cell function and compromises resistance to infections.

4. SLEEP TIGHT, SLEEP RIGHT. The body often heals during sleep. Healing and our immune systems are impaired by inadequate sleep. Seven or more hours of sleep a night has also been definitively linked to increased resistance to infectious diseases.

5. STRESS LESS. Stress in moderation is not necessarily a bad thing, and can even have some health benefits. Unrelenting stress, on the other hand, most definitely is a bad thing. So be kind to yourself, go easier on yourself.

6. HAVE A GOOD FRIEND LIFE AND A GOOD LOVE LIFE. Research has shown that people who have strong networks of friends tend to stay healthier than people who do not. And there's no question that being sexually active and healthy provides immune system benefits by producing higher levels of immune system proteins called immunoglobulin, and also by reducing stress and improving the quality of sleep.

7. PRACTICE GOOD PUBLIC HYGIENE. Washing your hands several times a day, using hand sanitizers, and washing all of your food items can reduce your risk of getting sick significantly.

Mental health: The importance of early recognition and treatment

continued from page 1

Since CBT is a short-term treatment option that does not necessarily involve medication, members should consider it as their first option in getting treatment and can ask their family physician about it.

Helping members get the right diagnosis and treatment sooner leads to better outcomes for everyone. Benefits include reduced absenteeism and replacement costs, fewer sick leave days and disability claims, and increased member retention and productivity. Members and their families suffer less, get the help they need earlier, and return to a productive and better quality of life sooner.

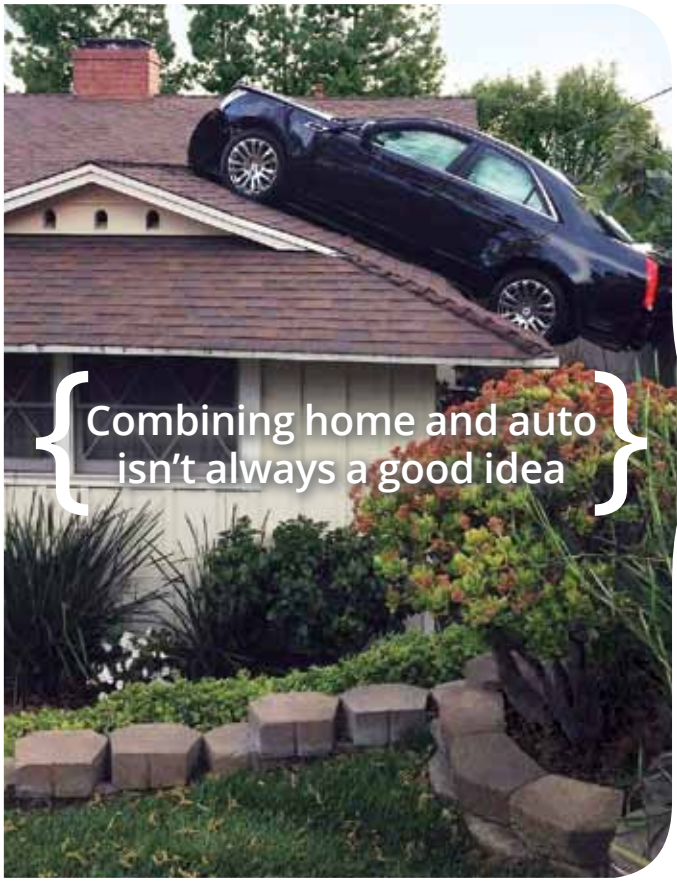
To support plan members on leave with mental health conditions, OTIP provides two value-added services that advocate early intervention and treatment, at no cost through their long term disability (LTD) insurance plan:

- The **Early Intervention Program** focuses on evaluating a member's needs in the early stages of a medically-related absence from work. Once their situation has been assessed, individualized assistance and support will be provided as needed to help facilitate the member's recovery and a successful return-to-work. Find out how OTIP's Early Intervention Program can help you and your members at www.otip.com.

- **FeelingBetterNow®** is a web-based mental health care program that guides members and their care provider (whether it be a counsellor, psychologist, or family physician) to identify emotional and mental health issues as early as possible. Getting the right diagnosis and treatment will help members feel better sooner. To learn more about FeelingBetterNow®, go to www.feelingbetternow.com/otip.

Sources:

1. Mental Health Commission of Canada. (n.d.) Workplace. Retrieved from http://www.mentalhealthcommission.ca/English/issues/workplace
2. Canadian Mental Health Association, (n.d.) Understanding mental illness. Retrieved from http://www.cmha.ca/mental-health/understanding-mental-illness/
3. What Is Cognitive Behavior Therapy? (n.d.), Kendra Cherry, Retrieved from http://psychology.about.com/od/psychotherapy/a/cbt.htm



Except when it comes to getting up to **50% off** home insurance

An exclusive offer for education employees

Some things are better together. Like purchasing both your car and home insurance from OTIP. When you do, you will save up to 50% on your home insurance.

Call 1-866-523-4111 or visit otip.com/groupsave to complete a quote

OTIP RAEO

This is a one-time discount (of up to 50%) and is only applicable to new multi-line home and auto policies underwritten by Traders General Insurance Company, part of the Aviva Insurance Company of Canada. OTIP and Aviva have the right to withdraw this offer at any time. Must reside in Ontario to be eligible for this discount.

Edvantage

Your access to exclusive rewards…

CANADA-WIDE SAVINGS ON:

Travel and Entertainment
Home, Auto & Electronics
Clothing and Gifts

Finance and Insurance
Health and Wellness
Education

PLUS access to over 45 Partners!

Edvantage e-News

Subscribe today to Edvantage e-News to stay up to date on new and exciting offers and contests.
www.edvantage.ca/groupsave

Why choose RTIP?

Flexible health and travel insurance for your retirement

- No age restrictions
- No membership fees
- Choose from five health care plans
- Freedom to change your plan
- Deluxe travel insurance included in every plan
- Add dental coverage at any time
- Submit claims online
- Complimentary access to these important services:
  - CAREpath
  - Express Scripts Canada Pharmacy
  - Edvantage

1-844-235-6847
www.otip.com/rtip

OTIP RAEO