



What qualifies as a “life event” under the CUPE EWBT Benefits Plan, and how can I update my coverage?

A life can take many twists and turns, and it’s important that your benefits coverage can adapt to meet your needs as they evolve.

Life events that allow you to change your coverage include:

- Change in eligibility status (e.g. due to an increase in work hours)
- Change in marital status
- Birth/adoption of a child
- Loss of coverage through your spouse’s plan (e.g., if your spouse loses his/her job)
- Death of spouse or child
- Spouse or child ceasing to qualify for coverage (e.g., through divorce or your child reaching the age limit for coverage).

You have 31 days to make changes to your benefits following an eligible life event.

Follow these steps to review and update your coverage:

1. Go to www.otip.com
2. Click **Log in** on the top-right corner.
3. Select **Health and Dental** from the drop-down menu and log in.
4. After you have successfully logged in, click **My Benefits**.
5. On My Benefits home page, click **Enrol/Make Changes** in the **My Personal Info** box.
6. Scroll down to the **Life Event** heading and choose the event that is appropriate for your situation and complete the steps.

Your OTIP ID number can be found on your CUPE benefits card.

OTIP ID Number
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You must make changes to your coverage within 31 days of a life event. Otherwise, you or your dependant(s) may be subject to late entrant requirements (e.g. medical approval and

associated costs, decrease in coverage for the first year). If you receive an email from OTIP Benefits Services inviting you to enrol or make changes to your coverage, you will also have 31 days from the date you receive the email to enrol or continue your benefits. In the event you go on leave from work, your benefits will be suspended until you tell OTIP you want to continue your benefits.

If you need assistance or have any questions regarding your benefits eligibility or changes, please contact OTIP Benefits Services at 1-866-783-6847. They are available to assist you Monday to Friday: 8 a.m. to 7 p.m. EST.