

Why am I being asked to complete a medical questionnaire?

For voluntary benefits plans (members have a choice to join or not), evidence of insurability via a medical questionnaire is required to protect the plan against adverse selection and ensure the plan's long term sustainability.

What is adverse selection?

Adverse selection is the tendency of individuals to consider their own health status when determining whether or not to join a benefits plan and select from coverage options. Typically, individuals with poorer health are more likely to pursue and pay for health benefits coverage than healthier individuals. In voluntary plans such as the OECTA Daily Occasional Teachers' Benefits Plan, evidence of insurability (medical questionnaire) helps to protect the plan from adverse selection.

How often am I required to submit evidence of insurability?

The first time you apply to join the OECTA Daily Occasional Teachers' Benefits Plan, you will be required to provide evidence of insurability.

If you do not maintain continuous coverage, that is, there is a time for which you do not have coverage, you will be required to submit evidence of insurability again. However, if you maintain continuous coverage between the OECTA Daily Occasional Teachers' Benefits Plan and the OECTA ELHT plan by re-enrolling each benefit year, you will not be required to submit evidence of insurability again.

Example 1:

You applied to join the OECTA Daily Occasional Teachers' Benefits Plan for the benefit year starting September 1, 2018, and were accepted after providing evidence of insurability. You will not be required to submit it again when you re-enrol effective September 1, 2019 because you are enrolled in the Occasional Teachers' Benefits Plan for the entire benefit year ending August 31st.

Example 2:

You applied to join the OECTA Daily Occasional Teachers' Benefits Plan for the benefit year starting September 1, 2018, and were accepted after providing evidence of insurability, but you were assigned to a full year LTO and will have benefits coverage through the ELHT. When your LTO ends, your coverage will transition to the OECTA Daily Occasional Teachers' Benefits Plan for the summer months of July and August. Should you decide in September of 2019 to enrol in the OECTA Daily Occasional Teachers' Benefits Plan, you will not be required to submit new evidence of insurability.

Example 3:

You did not apply to join the OECTA Daily Occasional Teachers' Benefits Plan for the benefit year starting September 1, 2018. As a result, should you choose to join in September 2019, you will be required to provide evidence of insurability. Even if you were placed in a full-year LTO and received benefits coverage through the ELHT, you will be required to provide evidence of insurability should you wish to join the OECTA Daily Occasional Teachers' Benefits Plan for the benefit year starting September 1, 2019.