

November 25, 2024

Memo To: All Employees Enrolled in City Benefits

Re: End-of-year reminders for City benefits coverage and pension

The following checklist provides information and reminders on key actions related to your benefits coverage in 2025. You do not have to return this letter to the City.

- Adding **eligible dependents** to your benefits plan? You can find the list of eligible dependents and accepted documents on the [City's intranet](#) or contact TEAM Central.

Benefits are also available for approved disabled dependent children. You must apply for this coverage **before** your disabled, dependent child turns age 21 or age 22 for Fire Service employees. Contact TEAM Central for the application.

- Benefits coverage for **coverage dependent(s)** students between the ages of 21 and 25 (Local 79, L416, Non-Union) or ages 22 and 26 (Local 3888) will be terminated effective December 31, 2024. It will be reinstated retroactively if proof of full-time studies is received before January 30, 2025. After January 30, 2025, any reinstatement of benefits will be effective as of the date that proof of student status is received. Proof of enrollment (a letter from the post-secondary institution's registrar confirming your dependent child's enrolment in full-time studies for the 2025 winter term) has to be sent via TEAM Central. If proof of enrollment for the winter term was already submitted in the fall, please do not resubmit. Your dependent will automatically be re-enrolled with no break in coverage
- If you are eligible for the **paramedical double-up option**, remember that **once you make your selection, it cannot be changed**. There are **no exceptions to this rule**. The election option is available on the GreenShield (GS) health claim form and the [GreenShield+ Member Portal](#). When making your selection online, there is an opportunity to review before submitting. Review your selection before finalizing the submission to ensure you selected the right option. We recommend you make your selection at the beginning of the year or on the first claim form submitted to GS. The selection covers the benefit year (January 1 to December 31) for which the claim applies.
- Submit your outstanding benefit claims** to GS on time to avoid having your claims denied. Reference to your CA or to your benefit booklet to confirm what submission deadline applies to your plan. All manual claims must be submitted using a completed and signed GS/City of Toronto claim form. Also, please ensure your dentist affixes their dental standard form to the signed and completed GS/City of Toronto claim form. GS health and dental claim forms can be found on the [GreenShield+ Member Portal](#) or [InsideTO](#).

- Massage therapy prescriptions** must be renewed annually as follows:
- CUPE Local 416 and CUPE Local 79: A new prescription is required every year and must be prescribed **before the first massage treatment of the year**.
 - TPFFA Local 3888: A new prescription is required every **12 months** and must be prescribed within the new **12-month cycle before the first massage treatment within the applicable period**.
- Don't miss the opportunity to attend a **Benefits and Pension education seminars** next year. Hosted by PPEB along with GreenShield, OMERS, Manulife, and RBC, these seminars help you better understand your health and dental benefits, pension, and retirement process. Plus, learn useful financial and estate planning information. Register for a session on [ELI](#) by searching for the seminar that interests you. Speak with your supervisor before signing up, as the sessions occur during work hours. The 2025 Benefit and Retirement Seminar schedule is as follows:

2025 Seminar Dates			
Date	Seminar Name	Affiliation	Time
Tues, Jan 14, 2025	Retirement	Non-Union (NU) /Management	9 a.m.-12 p.m.
Weds, Jan 15, 2025	Retirement	Local 79	9 a.m.-12 p.m.
Tues, Jan 21, 2025	Retirement	Local 416	9 a.m.-12 p.m.
Weds, Jan 22, 2025	Retirement	Local L3888	9 a.m.-12 p.m.
Tues, Feb 4, 2025	Pension & Financial Planning	All	9-11:30 a.m.
Thurs, Feb 6, 2025	Your City Benefits	All	9-11 a.m.
Weds, Feb 12, 2025	Pension & Financial Planning	All	1-3:30 p.m.
Thurs, Feb 27, 2025	Your City Benefits	All	1-3 p.m.
Tues, Apr 08, 2025	Retirement	NU/Management	9 a.m.-12 p.m.
Thurs, Apr 10, 2025	Retirement	Local 79	9 a.m.-12 p.m.
Tues, Apr 22, 2025	Retirement	Local 416	9 a.m.-12 p.m.
Thurs, Apr 24, 2025	Retirement	Local L3888	9 a.m.-12 p.m.
Tues, Jun 3, 2025	Your City Benefits	All	9-11 a.m.
Thurs, Jun 5, 2025	Pension & Financial Planning	All	9-11:30 a.m.
Tues, Jun 10, 2025	Pension & Financial Planning	All	1-3:30 p.m.
Thurs, Jun 12, 2025	Your City Benefits	All	1-3 p.m.
Tues, Sept 9, 2025	Retirement	Local 79	9 a.m.-12 p.m.
Thurs, Sept 11, 2025	Retirement	NU/Management	9 a.m.-12 p.m.
Tues, Sept 16, 2025	Retirement	Local 416	9 a.m.-12 p.m.
Thurs, Sept 18, 2025	Retirement	Local L3888	9 a.m.-12 p.m.
Tues, Oct 7, 2025	Pension & Financial Planning	All	9-11:30 a.m.
Thurs, Oct 9, 2025	Your City Benefits	All	9-11 a.m.
Weds, Oct 15, 2025	Pension & Financial Planning	All	1-3:30 p.m.
Thurs, Oct 16, 2025	Your City Benefits	All	1-3 p.m.
Tues, Nov 4, 2025	Retirement	NU/Management	9 a.m.-12 p.m.
Thurs, Nov 6, 2025	Retirement	Local 79	9 a.m.-12 p.m.
Weds, Nov 12, 2025	Retirement	Local 416	9 a.m.-12 p.m.
Thurs, Nov 13, 2025	Retirement	Local L3888	9 a.m.-12 p.m.

- Are you or your eligible dependents seeking confidential **mental health and wellness resources** at no extra cost? The City's Employee Assistance Program (EAP), administered by TELUS Health, provides confidential short-term counseling, information, and referral service support over the telephone, in-person, and online to help resolve problems before they affect your health, personal life or job performance.
- You can access the City EAP plan anytime, anywhere, 24/7 by calling 1-833-382-5610 or 437-880-7228 (City landline). Sign up on the [TELUS Health web portal](#) by entering your unique invitation code; if your employee ID number is 12345, your invitation code is TOR-12345.
- Check **health and dental providers** before getting any services. If GreenShield (GS) delists a provider, it will no longer process or pay claims for services or supplies obtained from that provider, on an indefinite basis. Visit the GS Plan Member Online Portal, [GreenShield+ Member Portal](#), and select "Find a Provider." You can also filter for Direct Billing or Delisted Providers.
- GS launched the first all-Indigenous virtual mental wellness clinic, **Noojimo Health**. Indigenous clients and community members will receive individual and family therapy from registered social workers through this initiative. **There will be no cost to plan members until June 30, 2025**. After that date, if a plan member continues to use the service, they will be reimbursed under the City Health benefits (Mental Health Services). Maximum amounts and conditions of your plan will apply. For more information, visit [GreenShield+](#).
- Are you interested in learning about **Long-Term Disability**? The Pension, Payroll and Employee Benefits (PPEB) Division offers short, self-paced eLearning modules on this benefit. Access [ELI](#), and search for the term "Long Term Disability" to sign up.

You can contact TEAM Central using one of the following methods:

- Inside the City's network: insideto.toronto.ca/teamcentral
- Outside the City's network: toronto.ca/teamcentral
- Call 416-338-0016, option 4 (Mon-Fri, 8:30 a.m. to 5 p.m.)

Wishing you and your family a safe and happy holiday season!

The PPEB Policy and Program Management Team