

## **CAEAS-ECAB REPORT TO MEMBERS JUNE 2025**

Comprised of all non-union employees of provincially funded school boards in Ontario, as well as a number of partner employers such as transportation consortia and employer associations, CAEAS-ECAB members of the ONE-T ELHT (Employee Life and Health Trust) provide essential services in keeping school boards in Ontario running efficiently and continuously. These services help to ensure that the teaching and learning that occurs in schools can continue uninterrupted. Year after year, our members deal with the challenges and difficulties of mandated changes as well as existing challenges to provide excellent service to our school boards. This is vital work that is often unrecognized. The latest numbers received have us at over 9,100 members plus their dependents.

### **New Trustee Appointees**

This year, in January of 2025, CAEAS-ECAB was pleased to appoint Peter (Pete) Derochie as Trustee on the ONE-T Board for the first of three consecutive three-year terms. For those who were employed in the sector in 2018 when the ONE-T benefits plan began, you will remember Pete as the first President of CAEAS-ECAB from 2016-2019. Pete led the team charged with implementing this new ELHT initiative at the time, a huge undertaking. As former Associate Director of Education (Business and Finance) at the Simcoe Muskoka Catholic District School Board, Pete brings 32 years of experience in public education as well as numerous other leadership experiences to the board. We are excited to have Pete as our new Trustee!

We also are pleased to have extended Tracy Dottori to her second three-year term. Tracy has been a steady voice for CAEAS-ECAB Members on the ONE-T Board, looking out for our members' interests. Tracy is the former Director of Human Resources Services at the Halton Regional Police Service. Prior to this position, Tracy was the Superintendent of Human Resources and Business at Conseil Scolaire Public du Nord Est. She was a major part of the plan design team at the inception of the ONE-T ELHT.

### **Plan Monitoring**

At CAEAS-ECAB, we continue to monitor the financial health of the plan. When the change to ELHT benefits was made, it meant a major shift in plan design and funding. School board provided plans were defined benefit, meaning that the benefits were provided at a set level and school boards paid the cost. The ELHT model for your ONE-T plan is defined contribution. This means that funding flows from the Ontario Government through boards and to the trust at a set funding level. Benefits are then provided based on the amount of funding in the plan. ONE-T relies on actuarial valuations and usage analytics to balance the level of benefits provided to members.

In prior years the valuations showed a healthy fund reserve, created because members used less benefits than the funding provided. Because of this, ONE-T members have witnessed a series of increases to benefits coverage. Last year at the Annual meeting it was reported that claims costs had increased but that our reserves were large enough to absorb these increases. As recently as September of 2024, the Trustees approved benefit enhancements which included:

1. Coverage for smoking cessation programs up to \$700.
2. Increase in mental health coverages up to \$3,000 per benefits year.
3. Up to \$4,000 every 60 months for hearing aids.
4. Botox treatment for Axillary Hyperhidrosis coverage.

In March of this year, ONE-T reported to us that their preliminary actuarial results showed that plan usage had increased beyond their prior projections by a considerable amount. The projection moving forward showed even more increased usage. At this point, claims to the plan are more than revenues (government funding). While we have a large reserve this is not a situation that if left unchanged can be sustained long term. As our funding levels from the government are settled until August 2027 when we will enter discussions, it is likely that adjustment to some benefits levels will be required to maintain long term plan health. This is not determined yet. Our goal at CAEAS-ECAB is to minimize any impact on members while maintaining the core integrity of the plan.

ONE-T will be providing us with updated projections in mid-June. It is possible that predicted increases in usage will not be as large as originally expected. In the meantime, we will be in close discussions with ONE-T regarding any potential changes to plan coverages. CAEAS-ECAB has also retained our own actuary to assist us in validating the ONE-T predictions and to assist us in assessing various action choices regarding plan options. Decisions will likely be made in late June or in July, so it is important that members watch for communications from ONE-T and from CAEAS-ECAB.

### **New CAEAS-ECAB Website**

In April of this year a notice went out to members regarding our new website [CAEAS-ECAB – Education Council of Associations for Benefits](#). The new site will contain member communications and other news and the platform that the website is built on will make changes much more straightforward.

On behalf of the CAEAS-ECAB board I wish everyone a very successful last few weeks of the school year and hope everyone has a safe and enjoyable summer. Please remember to watch for communications from us and from ONE-T. If you have any questions or need assistance, please email me at [info@caeas-ecab.ca](mailto:info@caeas-ecab.ca).

Paul Antaya  
Executive Director