

FAQ

Who are ONE-T, Canada Life, and Cowan and what role do they serve?

ONE-T is your Employee Life and Health Trust (ELHT), providing your benefits since 2018. Prior to that, life, health and dental benefits were provided by each individual school board or other partner employer. One major change which occurred with the ELHT model is the fundamental switch from defined benefits plans provided by employers to the defined contribution plan of the ELHT. This means that instead of employers providing a set benefits level to employees, the new plan must provide benefits based on the amount of funding received from the government for this purpose and which flows through the employers.

ONE-T is governed by a Board of Trustees who are responsible for managing all aspects of the plan. CAEAS-ECAB appoints two of the Trustees and jointly appoints a third Trustee with the Principal/Vice Principal Associations who serves as Chair of the Board.

Canada Life manages benefits claims for your Life, Health, Dental, and Health Care Spending Account. They will also manage any prior authorization and pre-determinations of claims and answer any questions about eligibility of a claim under the plan, processing, or status of claims.

Cowan is the third party administrator of the plan and manages enrolment, changes in enrolment and eligibility for members and dependents, Cowan also provides tax slips and benefits cards.