



OTIP RAEO.

ETFO Provincial Long Term Disability (LTD) Plan Changes and New Coverage Termination Provisions

Effective March 1, 2018, the ETFO Provincial LTD plan has been amended.

As of the effective date, members who meet **ONE** of the following scenarios are no longer eligible for coverage under the ETFO Provincial LTD plan:

Scenario 1: Eligible for 60% unreduced service pension	Scenario 2: Age 65
<ul style="list-style-type: none">You are eligible for a 60% unreduced service pension now. <p>Or</p> <ul style="list-style-type: none">You are eligible for a 60% unreduced service pension within the later of either the next 110 working days or the expiration of your sick leave to a maximum of 24 months.	<ul style="list-style-type: none">You have reached the end of the month in which you turned age 65. <p>Or</p> <ul style="list-style-type: none">You will reach the end of the month in which you turned age 65 within the later of either the next 110 working days or the expiration of your sick leave to a maximum of 24 months.

How to complete the Application for Long Term Disability (LTD) Coverage Termination

If you meet **one** of the above scenarios you can apply to terminate your LTD benefits and discontinue your premium deductions. Please complete and submit an Application for Long Term Disability Coverage Termination, including the supporting documentation required in order to process your request.

To ensure LTD premium deductions are discontinued by a desired date, please submit your completed form with the necessary documentation as soon as possible to:

Local contact name and contact details
Susan Gardner, 3rd Vice President
613 596-3932 or susan.gardner@ocetfo.org

NOTE: Requests for refunds for premium deductions based on the new ETFO Provincial LTD plan amendments for periods prior to March 1, 2018 will not be accepted and/or processed.

What is an unreduced pension?

Your retirement pension is calculated without a reduction (penalty).

To qualify for an **unreduced pension** under the Ontario Teachers' Pension Plan, you must have the "85 factor" (age + qualifying service = 85).

To qualify for a **60% unreduced pension**, you must have 30 years of credited service and meet the above "unreduced pension" criteria for your pension plan.

Questions?

Since the ETFO Provincial LTD plan is sponsored by ETFO Provincial, please direct all questions regarding the termination of your LTD benefits to:

Local contact name and contact details
Susan Gardner, 3rd Vice President
613 596-3932 or susan.gardner@ocetfo.org