



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

Effective March 1, 2018, the OSSTF Provincial LTD plan has been amended. Specifically, the unreduced service pension provision and the waiting period have changed.

You may qualify to cancel your LTD coverage if you meet any **one** of the following criteria as set out by your insurance policy.

Scenario 1: Eligible for 60% unreduced service pension	Scenario 2: Retirement Date	Scenario 3: Age 65
<ul style="list-style-type: none"> <li>• You are eligible for a 60% unreduced service pension now.</li> <li><b>Or</b></li> <li>• 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.</li> </ul>	<p>Your scheduled retirement date is within the next 110 working days and you have notified both the Ontario Teachers' Pension Plan (OTPP) and your board.</p>	<ul style="list-style-type: none"> <li>• You have reached the end of the month in which you turned age 65.</li> <li><b>Or</b></li> <li>• You will reach the end of the month in which you turn 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.</li> </ul>

### IMPORTANT NOTES:

- If a request for cancellation is received:
  - a. **By** the 15<sup>th</sup> of the month, coverage will be cancelled on the 1<sup>st</sup> of the following month.
  - b. **After** the 15<sup>th</sup> of the month, coverage will not be cancelled until the 1<sup>st</sup> of the second month (subject to your board's payroll deadlines).
- Requests for refunds for premium deductions based on the new OSSTF 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 OTPP, 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.



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**Things to consider if you are terminating your LTD coverage due to your scheduled retirement, but you are not within the waiting period of eligibility for a 60% unreduced service pension or age 65:**

- You are still eligible for coverage under the OSSTF Provincial LTD Plan up to the date of your retirement. You are not required to cancel your coverage simply because you have notified your board of your intention to retire.
- If you became disabled prior to your date of retirement, you have the right to make an LTD claim. If approved, LTD benefits would be payable until either you recover, you become eligible for a 60% unreduced service pension, **or** you reach the end of the month following your 65<sup>th</sup> birthday (as long as you were not receiving OTTP pension benefits).

**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:

Ontario Secondary School Teacher's Federation District 11 – Thames Valley  
680 Industrial Road  
London, ON  
N5V 1V1

Fax: 519-659-2421

**Questions?**

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

Tim Davis, Federation Services Officer, OSSTF District 11  
Phone: 519-659-6588  
E-mail: [TimDavis@osstf11.com](mailto:TimDavis@osstf11.com)

Your LTD benefits plan is sponsored by OSSTF Provincial. Please direct any LTD coverage questions to your local OSSTF District Office.