



## LONG TERM DISABILITY PLAN SUMMARY

### PLEASE NOTE

This document is intended to provide summary information related to the important features of your Long Term Disability (LTD) plan provided by the Trustees of the Ontario Teachers Insurance Plan (OTIP). It has been prepared for information purposes only and does not constitute a contract. The exact terms and conditions of your LTD plan are described in the LTD plan document that applies to your group. Only the terms and conditions contained in the LTD plan document are binding. The information contained in this plan summary is important and may be printed for your use.

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<b>Plan Number</b>	<b>51216-980</b>
<b>Plan Effective Date</b>	<b>September 1, 2024</b>
<b>Eligible Class</b>	<b>Eligible Members of CUPE Local 1011 Halton</b>
<b>Employment Waiting Period</b>	<b>Nil</b>
<b>Benefit Maximum</b>	<b>50% of monthly earnings</b>
<b>Monthly Benefit</b>	<b>\$3,000 per month</b>
<b>Benefit Tax Status</b>	<b>non-taxable</b>
<b>Qualifying Period</b>	<b>the later of 120 Working Days or expiration of sick leave but in no event longer than 24 months</b>
<b>Initial Assessment Period</b>	<b>24 months</b>
<b>Cost-of-Living Adjustment (COLA)</b>	<b>nil</b>
<b>Termination of Benefits</b>	<b>the earliest of:</b> <ul style="list-style-type: none"><li>• end of the month you attain age 65, or</li><li>• the date you, the covered member retires.</li></ul>
<b>All Source Maximum</b>	<b>85% of the covered member's indexed pre-disability Take-home Pay from all sources</b>

## GENERAL INFORMATION

### **What is long term disability (LTD) coverage?**

LTD coverage provides a safety net that will replace a percentage of your salary and provide pension plan protection should you be unable to work because of an illness or injury. The purpose of the LTD plan is to provide coverage for serious disabilities resulting in long periods of absence. Your LTD plan recognizes the highly vulnerable position that most members would find themselves facing in the case of a loss of income during a lengthy or permanent disability.

*Note: subject to the terms and provisions of the plan, if you are under the continuous active care and treatment of a duly qualified physician, a benefit will be paid for as long as you remain disabled and are eligible for benefits.*

### **Are LTD benefits taxable?**

When covered members pay 100% of the LTD contributions, the disability benefit is tax-free. When the employer pays any part of the LTD contributions, the disability benefit is fully taxable.

### **What is a qualifying period?**

LTD benefits are payable after a continuous period of absence from work. The time between the onset of disability and the date which LTD benefits first become payable under your plan is known as the qualifying period. During the qualifying period, you could be paid by any combination of Employment Insurance (EI) sickness benefits, Canada Pension Plan (CPP) disability benefits or employer sick leave benefits.

### **How do I make an LTD claim?**

To initiate an LTD claim, you must obtain a Member's LTD Claim Application from your employer or OTIP representative and follow the instructions. In certain instances, other forms will be sent to you for completion.

### **IMPORTANT - PLEASE NOTE WHEN MAKING A CLAIM**

To allow for a prompt assessment and early participation in a rehabilitation plan or program, you must submit your claim to OTIP eight weeks before benefits are due to commence, but in no event shall the time for filing a claim extend beyond six months after the end of the qualifying period or the date your plan terminates. Since the qualifying period must be satisfied before any benefit begins, it is necessary to notify OTIP of any pending claims.

To participate in OTIP's Early Intervention Program, OTIP must be informed of any prolonged absence. A prolonged absence is any absence of 20 or more consecutive working days. You should notify your employer and local union if you know that your absence will be prolonged.

*Note: the above procedures should be followed even if you have applied for or are in receipt of Workplace Safety and Insurance Board (WSIB) benefits.*

**When is coverage no longer necessary?**

You are no longer eligible for coverage under the LTD plan on the date you retire or the end of the month you attain age 65, less the length of the qualifying period.

The time to advise the plan administrator of discontinuing your coverage is proportionately related to the length of the qualifying period that applies to your plan. Your plan administrator will provide you with more details, once you advise that coverage can be discontinued.

## LTD PLAN PROVISIONS AND FEATURES

### **Termination of benefits:**

Benefits will terminate at the earliest of:

- a) the end of the month in which you, the covered member, turn age 65;
- b) the date you, the covered member, retire.

### **Own-occupation assessment**

During the initial assessment period (the qualifying period plus the next 24 months of LTD benefits), disability is assessed based on your ability to perform the duties of the specific assignment you regularly performed before your disability period commenced. You will be considered disabled if, because of illness or injury, you are unable to perform the significant duties pertaining to your specific assignment.

### **Gainful employment**

Under the any occupation definition (following the qualifying period plus the first 24 months of LTD benefits), you are deemed disabled if illness or injury prevents you from being gainfully employed.

Gainful employment means work:

- you are medically able to perform;
- for which you have at least the minimum qualifications;
- that provides income of at least 60% of your monthly earnings (in assessing your ability to be gainfully employed, OTIP will index your monthly earnings to account for inflation);
- that exists either in the province or territory where you worked when the disability started or where you currently reside.

### **Rehabilitation plan**

If you are a disabled member receiving LTD benefit payments, you may, at any time, be required to participate in a rehabilitation plan which is appropriate to your circumstances. Refusal to participate in a rehabilitation plan considered appropriate to your circumstances will result in the termination of benefit payments.

### **Mental/nervous disorders**

No special exclusions or limitations apply to these types of disabilities.

### **Recurrence of disability**

If the disability is not continuous, the days you, as a covered member, are disabled during the qualifying period can be accumulated to satisfy the qualifying period, as long as no interruption is longer than 20 consecutive Working Days and as long as the disability arises from the same illness or injury.

If after qualifying for LTD benefits, you recover from your disability, return to work and subsequently become disabled again for the same or a related illness or condition within six months after the previous disability ends, or within 24 months after the end of an approved rehabilitation program, you do not have to satisfy another qualifying period for disability benefits to begin again.

**Proof of claim**

You must submit satisfactory written proof substantiating disability to OTIP within six months of the end of the qualifying period. Upon request, proof of continuing disability must be submitted to OTIP within six months.

**Waiver of contributions**

You will not be required to submit contributions during the period you receive benefits.

## OTIP SERVICES

### **Early Intervention Program**

If you are an LTD plan member and are absent from work due to an illness or injury for 20 consecutive working days or more, OTIP will be advised of your absence and you will be contacted by an OTIP Early Intervention Rehabilitation Consultant to discuss your circumstances.

The Early Intervention Program is a confidential support program available to all members covered under the LTD plan. The program provides you with assistance and services in the early stages of a medical leave prior to LTD.

Early Intervention services are personalized, professional, and proactive. Early Intervention Rehabilitation Consultants (EIRC) provide you with support, beginning with identifying your needs through a confidential telephone conversation. Based on OTIP's assessment of your needs, an assistance plan will be developed if it is needed.

The purpose of the program is to provide services to support your recovery and a safe and successful return to work.

### **Claims adjudication**

All claims are submitted to OTIP's claims unit in Waterloo, Ontario for assessment and adjudication.

### **Appeals**

You have the right to appeal a decision about a denial or termination of a benefit providing you do so within six months of the claim decision. To appeal the decision, you must complete and submit to OTIP an Appeal Member Statement along with supporting medical documentation. An appeal is a mandatory prerequisite before any legal proceeding can be initiated against OTIP.