

BENEFITS



February 2017

Long Term Disability (LTD) Plan Renewal

The Educational Support Professionals' Long Term Disability Plan (Policy # 48101-944) will renew on March 1, 2017. The OTIP Board of Trustees has reviewed the annual renewal rating based on the LTD pool of 133,485 insured members. The pool provides for risk spread across a larger collective pool, greater long term stability and better buying power and value-added services.

The LTD pool as a whole, received on average a 15% renewal increase. However, for those groups with greater experience, an additional rate increase was applied. The ESP Bargaining Unit is one of those groups and as such, our LTD rate will increase from 1.26% (including PST) to 1.73% (incl. PST). To give you an idea on what this means for deductions from your pay, use the following example:

**Annual salary X 0.0173 = yearly cost
Yearly cost / 22 pay period = bi-
weekly deduction**

**\$40,000 X 0.0173 = \$692 per year
\$692.00 / 22 = \$31.45 per pay**

One policy change is also being made. The waiting period under our LTD plan

is being increased to better match current sick leave bank provisions. The new waiting period will be the later of 120 working days or expiration of sick leave credits. The old policy was later of 60 working days.

Members Currently on Long Term Disability and Their Life Insurance Plan

Members currently on Long Term Disability prior to February 1, 2017 will remain covered under the current life policy 49186 for as long as they are disabled. Their health and dental coverage will transfer to the new OSSTF ELHT Plan.

** Please take note that Long Term Disability is **NOT** part of the Provincial Benefits Plan.

CAREpath Cancer Care Assistance Program

The CAREpath Navigation System, Survivor Support Program and Cancer Information Line are all part of your OTIP Group Benefits Coverage. This benefit comes at no additional cost to you. If you, your spouse or dependent children suspect having cancer, are living with cancer, or had cancer in the past, CAREpath can help. You also have access to cancer-related information for an extended family member or friend through the CAREpath Cancer Information Line. CAREpath's Benefit Line for OTIP

Members is 1-800-290-5106 or otip.carepath.ca.

FeelingBetterNow

Emotional and mental health issues are not as easy to spot as a broken leg or sore throat, but they are a critical part of living a healthy and happy life! Your mental health plays a key role in how you feel, think and communicate with others. Without good emotional and mental health, it's hard to achieve all that life has to offer you and your family.

FeelingBetterNow provides valuable online tools to help you and your doctor identify, prevent and manage problems before they become more serious or chronic. This program is offered as part of your OTIP Long Term Disability Benefits Plan and available to you and your family members! Take charge of your mental health and take the time to start FeelingBetterNow!

www.feelingbetternow.com/otip

Contact Information

As always, please do not hesitate to contact me if you have any questions regarding our Long Term Disability Plan.

Regards,

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