



## OTIP LTD Services

We are a highly experienced professional team that offers support to insured members as they appeal long term disability (LTD) claim decisions. LTD Services works on your behalf and is independent from OTIP's claims department.

You are assigned a disability service representative (DSR) who works as your advocate, using his or her extensive claims experience to provide you with personalized assistance as you gather information to support your appeal.

We understand that Long Term Disability (LTD) protection is an important benefit to you. LTD benefits protect your income if you become disabled and are unable to work. We want to work with you through this process, if you decide you need assistance.

## About OTIP

For over 35 years, OTIP (Ontario Teachers Insurance Plan) has been providing unique insurance solutions for Ontario's education community. OTIP is a non-profit organization directed by a Board of Trustees with representatives from each of the four education affiliates (AEFO, ETFO, OECTA and OSSTF).

OTIP LTD Services is a quality services team providing our insured groups and their members with advocacy, education around claims process and support services.

## Your DSR is:

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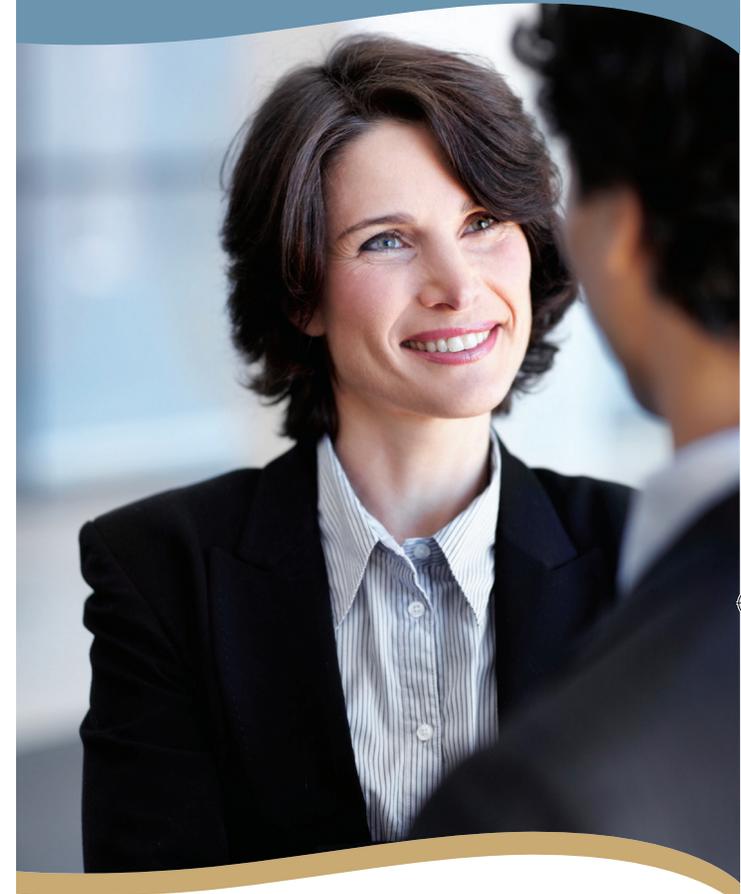
OTIP RAEO®

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Solutions that work for the education community  
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# OTIP LTD Services



SERVICE  
SUPPORT  
ADVOCACY

# The Appeal Process

You have two years from the date of your initial claim decision letter to submit an appeal. We can help.

## To start an appeal, please send:

1. **An appeal letter** outlining why you feel you qualify to receive LTD benefits.
2. **New medical information** to support your appeal. This is your opportunity to share information you think may have been overlooked. Any fees incurred for medical reports are your responsibility.

Once the information is received, an OTIP appeal specialist will send you written acknowledgement of your appeal.

During the appeal process, the appeal specialist may conduct a phone interview and request additional medical information. Depending on the situation this may include requesting you to attend an independent medical evaluation or functional abilities evaluation. Costs for these investigations are covered by OTIP.

Once all requested information is received, you will be provided with an appeal decision typically within eight weeks. Your appeal will either be approved or sent to the Appeals Committee for a final decision.

The Appeals Committee conducts a separate and independent review of your claim. This committee is comprised of senior representatives from the insurer and from OTIP's LTD Services team. The Appeals Committee may approve your appeal, maintain the initial decision to deny or terminate benefits, or request additional information.

Should you disagree with the Appeals Committee's decision and wish to pursue your claim further, your LTD plan stipulates that you must submit your case to litigation or through binding arbitration. We encourage you to discuss these options with your affiliate representative at that time.



## What we do for you

- ▶ Provide you with personal and confidential assistance throughout the appeal process
- ▶ Conduct visits with you to review your situation and available options
- ▶ Work closely with your union and/or affiliate representative, if needed
- ▶ Communicate with your treatment provider(s), if necessary
- ▶ Provide information regarding other disability benefit plans, such as Canada Pension Plan (CPP) and Employment Insurance Sickness Benefits
- ▶ Assist you throughout the CPP disability claims process

### LTD Questions and Answers

For frequently asked questions and answers, visit the Group Benefits section at [www.otip.com](http://www.otip.com).

## Your privacy

*OTIP respects your privacy. The personal information that you provide to OTIP stays with OTIP, and will be used for the purpose of providing you with the services you require.*