



Did you know...?

LONG TERM DISABILITY (LTD)

You no longer qualify for LTD if you fall into one of two categories:

1. You have reached the age of 65
or
2. You qualify for a 66% Unreduced Service Pension (USP)

If you do fall into one of these categories, you can apply to terminate your LTD coverage 120 days prior to your 65th birthday or 120 days prior to becoming eligible for the 66% USP.

Terminating your coverage saves you the cost of the LTD premiums which are deducted from your pay cheque.

It is commonly misunderstood that reaching the 85 factor is a criteria for terminating this benefit, but that is not so.

LTD: WHAT IT IS AND WHAT IT ISN'T

OTIP long term disability coverage is intended to provide wage loss replacement in the event of an illness or injury that leaves the member unable to perform his or her work duties. LTD coverage is not intended to provide wage loss replacement for prevention of an illness, care-giving duties, job dissatisfaction, job unsuitability or as a bridge to retirement. OTIP ensures that the LTD plan is fairly administered on behalf of all members-both those who are able to work and those who aren't.

Contact Lorri Spaans or Monica Rusnak for the necessary form if you believe you qualify to terminate your coverage or if you would like further information about Ontario North East's LTD plan.

**Lorri Spaans
Local ONE President
705-544-7979
877-858-3836
etfone@ntl.sympatico.ca**

**Monica Rusnak
Local ONE Vice President
705-235-8181
877-848-6673
etfo-tim@ntl.sympatico.ca**