

When will my plan change take effect?

Changes will take effect September 1, 2008, providing you are "actively at work" on the first teaching day in September 2008. If you are on an approved leave of absence, other than for disability, and are paying premiums, you are considered to be "actively at work". Otherwise, the change will take effect on the date you return to work.

How does the LTD plan define "actively at work"?

"Actively at work" means that you must be fully capable of performing your regular duties, actually working, or on an approved vacation, including scheduled school breaks, weekends and statutory holidays.

If you are paying premiums and are on an approved leave of absence, other than for disability, for the purposes of participation in the LTD benefit, you will be considered "actively at work".

What if I decide NOT to change my present LTD flex plan option?

No further action is required. You do not need to complete the Long Term Disability Flex Review Change Form.

When will I be able to make another change to my LTD flex plan?

Changes can be made again in three years. Your new LTD plan option (or current option if you are not making a change) will be locked-in for three years from September 1, 2008.

What form is required if I decide to change my present LTD plan?

You must complete the attached Flex Review Change Form and send it directly to Doug Cook, Upper Grand ETFO at Orchard Park by April 25, 2008.

How do I find out more about the ETFO Upper Grand Local LTD plan?

To access information about our Life and LTD benefits:

- Go to the OTIP Web site at www.otip.com
- Under the Online Benefits section, click **Log in**
- You will be prompted for a login and password
- Our login is **L7018-901-ai**
- The member password is **2284613**

Who do I contact if I have questions?

Please call Doug Cook, Upper Grand ETFO, at 519-837-0090.

You can also call OTIP at 1-877-260-3892 and speak to Donna Morrison at extension 2703, or call OTIP benefits services at 1-866-783-6847.

All telephone consultations will be handled on a confidential basis.

Your Local Upper Grand ETFO Contact:

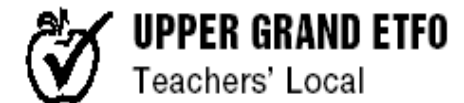
Doug Cook
Phone: 519-837-0090
E-mail: dougcook@ugetfo.org

OTIP

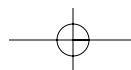
125 Northfield Drive West, PO Box 218
Waterloo ON N2J 3Z9
Tel: 519.888.9683, 1.800.267.6847
www.otip.com

Information Bulletin

Flexible Long Term Disability Plan for Upper Grand ETFO



Solutions that work for the education community



ETFO Upper Grand Local representatives meet regularly with OTIP to address long term disability (LTD) concerns and to ensure fair and equal treatment for all LTD plan members.

The purpose of this bulletin is to provide you with information to help you re-examine your current LTD flex plan option.

Why did I receive this information bulletin?

You received this bulletin because you have the opportunity to reconsider your LTD flex plan option from April 10 to 25, 2008.

What is LTD insurance?

LTD insurance ensures wage loss replacement, should you be unable to work due to illness or injury. LTD insurance provides coverage for serious disabilities resulting in long periods of absence.

What is an LTD flex plan?

An LTD flex plan provides income replacement in the event you are unable to work due to illness or injury. You can change your plan option by one level once every three years. Your LTD flex plan offers three benefit levels to meet your needs and budget.

What is the definition of disability?

If, because of illness or injury, you are unable to perform the significant duties pertaining to your specific assignment, you are considered disabled. Your LTD plan provides payment of benefits if you are unable to perform your usual assignment during the waiting period and the next 24 months. Thereafter, the definition of disability changes to the inability to be gainfully employed in any occupation for which you have the minimum qualifications, and that provides income of at least 60% of your inflation indexed pre-disability earnings.

Are LTD benefits taxable?

Since you pay 100% of the premium, the benefit is non-taxable. In the event of a claim, you will not receive a T4 for LTD benefits received.

How are my pension plan credits protected while I receive LTD benefits?

Pension contributions are waived for members who collect LTD benefits starting on or after September 1, 2001. This allows a continued accumulation of years of service for pension credits.

What LTD plan choices are available?

There are three levels of coverage:

Option A – LTD benefits will be based on 60% of your monthly earnings. This plan includes a 2% COLA clause, meaning that after the first two years of claim, LTD benefits payable to disabled members are increased by the lesser of the annual increase in the consumer price index or 2%.

Option B – LTD benefits will be based on 55% of your monthly earnings. A COLA clause is not included in this option.

Option C – LTD benefits will be based on 40% of your monthly earnings. A COLA clause is not included in this option.

The following chart summarizes the option levels.

LTD Options	Benefit Level	Waiting Period	COLA (Cost of Living Allowance)
Option A	60%	80 working days	2%
Option B	55%	80 working days	No COLA
Option C	40%	80 working days	No COLA

What is my present LTD coverage level?

Your pay stub will indicate whether you have LTD Option:
A – 60% + COLA B – 55% C – 40%

What if I think the plan indicated on my pay stub is incorrect?

Please contact Sandy Edwards at the Upper Grand DSB by calling 519-882-4420, extension 784, or e-mail her on First Class.

Can I select any of our LTD plans?

You may increase or decrease your present benefit level, by one level, subject to the pre-existing condition clause.

Can I increase my LTD insurance if I already have an illness or injury?

If you elect a coverage increase, any disabilities within one year of September 1, 2008, related to conditions for which you received medical care for a period of six months ending on or after the date of this change, will result in benefits payable according to the option in force prior to the coverage change. Medical care is considered to be consultation with a physician, use of medication on the advice of a physician or receipt of other medical services or supplies.

You must be “actively at work” on the first teaching day in September 2008 for the change to begin, otherwise, the change will take effect on the day you return to work.

Do I have to continue to participate in one of the LTD plans, or can I opt out of LTD insurance?

Participation in the LTD plan is a mandatory condition of employment for all teachers employed half-time or more, with the following exceptions. You may elect to terminate your benefits if you:
a) are eligible to receive a 60% unreduced pension (i.e., have attained the 85 factor and have 30 years of credited service), or
b) have attained the age of 65.