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# FACT SHEET

## Termination of LTD Coverage.

The Long Term Disability plan (LTD) that CUPE 997 members have is provided to us through OTIP (Ontario Teachers Insurance Plan).

The LTD plan is a mandatory condition of employment for both the Office Clerical Technical and Educational Assistants (OCTEA) and Custodial - Maintenance (CM) bargaining units. Notwithstanding this, participation in the LTD plan is not mandatory for those who had not opted in prior to April 1, 2000.

## Cancellation of Long Term Disability Premiums When Retiring

Members can withdraw from the LTD plan and have the deduction of LTD premiums stop when they have notified the board, in writing of their intention to retire. In this circumstance they can be exempted from LTD deductions for the remaining portion of the LTD plan waiting period immediately prior to retirement. The waiting period is 200 calendar days.

- The Member must submit to the CUPE 997 office a copy of the retirement notification to Trillium Lakelands DSB and the completed termination form which is available from the CUPE 997 office.

## Cancellation of Long Term Disability Premiums When Turning 65

Members can request to have their LTD premium deductions stopped when the Member is within 200 calendar days (the waiting period) from their 65$^{th}$ birthday. This is because the Member will cease to be eligible to receive LTD benefits as of their 65$^{th}$ birthday. In this situation the CUPE 997 Member must contact the CUPE 997 office to make the request. We suggest that Members contact us before the 200 calendar days prior to their 65$^{th}$ birthday in order to make the appropriate arrangements ahead of time.

If you have any questions or concerns please contact the CUPE 997 office at the contact points listed in the header of this memo.

Revised February 2015