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FACT SHEET

Termination of Long-Term Disability (LTD)

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.

You may qualify to cancel your LTD coverage if you meet any **one** of the following criteria as set out by your insurance policy and Board practice.

Scenario 1: Eligible for 60% (CM) or 66% (OCTEA) unreduced service pension	Scenario 2: Retirement Date	Scenario 3: Age 65
<ul style="list-style-type: none"> • You are eligible for a 60% (CM) or 66% (OCTEA) unreduced service pension. <p>Or</p> <ul style="list-style-type: none"> • You are within 200 calendar days of being eligible for a 60% CM or 66% (OCTEA) unreduced service pension*. 	<p>Your scheduled retirement date is within the next 200 calendar days and you have notified both your applicable pension plan - Ontario Municipal Employees Retirement System (OMERS) and your Board.</p>	<ul style="list-style-type: none"> • You have reached the end of the month in which you turned age 65. <p>Or</p> <ul style="list-style-type: none"> • You are within 200 calendar days of reaching the end of the month in which you turn age 65.

Important Notes:

- If a request for cancellation is received:
 - a. **By** the 15th of the month, coverage will be cancelled on the 1st of the month.
 - b. **After** the 15th of the month, coverage will not be cancelled until the 1st of the second month (subject to your Board’s payroll deadlines).

*To qualify for a 60% unreduced pension, you must have **30 years of credited** service **and** meet the “unreduced” criteria for your pension plan.

*To qualify for a 66% unreduced pension, you must have **33 years of credited** service **and** meet the “unreduced” criteria for your pension plan.



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What is an Unreduced Service Pension?

An unreduced service pension means that your retirement pension is calculated without a reduction (penalty) as follows.

<u>OMERS 60 % Unreduced Pension (CM unit)</u> You must be at least age 55 and: - have 30 years or more of credited service; or - your age + qualifying service = 90 or more (the “90 factor”)	<u>OMERS 66 % Unreduced Pension (OCTEA unit)</u> You must be at least age 55 and: - have 33 years or more of credited service; or - your age + qualifying service or more (the “90 factor”)
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Things to consider if you are terminating your LTD coverage due to your scheduled retirement, but you are not within the waiting period of eligibility for a unreduced service pension or age 65:

- You are still eligible for coverage under the CUPE Local 997 LTD plan up to the date of your retirement. You are not required to cancel your coverage simply because you have notified your Board of your intention to retire.
- If you became disabled prior to your date of retirement, you have the right to make an LTD claim. If approved, LTD benefits would be payable until either you recover, you become eligible for a 60% unreduced service pension, or you reach the end of the month following your 65th birthday (as long as you were not receiving OTPP or OMERS pension benefits).

How to complete the Application for Long Term Disability (LTD) Coverage Termination

If you meet **one** of the above scenarios, you can apply to terminate your LTD benefits and discontinue your premium deductions. Please complete and submit an Application for Long Term Disability Coverage Termination form, including the supporting documentation required in order to process your request.

To ensure LTD premium deductions are discontinued by a desired date, please submit your completed form with the necessary documentation as soon as possible to the CUPE 997 Office.

The LTD Termination form is available through the CUPE 997 Office.

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

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