

NOVEMBER 14, 2018



DISTRICT COUNCIL

FEDERATION OFFICER'S REPORT

TERMINATION OF LTD INSURANCE COVERAGE/PREMIUM DEDUCTIONS

Members are eligible to end their mandatory LTD insurance coverage under three possible scenarios:

1. You are eligible for a 60% unreduced service pension now. **OR** You are eligible for a 60% unreduced service pension within the later of either the next 110 working days or the expiration of your sick leave to a maximum of 24 months.
2. Your scheduled retirement date is within the next 110 working days and you have notified both the Ontario Teachers' Pension Plan and your school board.
3. You have reached the end of the month in which you turned age 65. **OR** You will reach the end of the month in which you turned age 65 within the later of either the next 110 working days or the expiration of your sick leave to a maximum of 24 months

NOTE: If a request for cancellation is received by the 15th of the month, coverage will be cancelled on the 1st of the following month. If a cancellation request is received after the 15th of the month, coverage will not be cancelled until the 1st of the second month (subject to the Board's payroll deadlines).

The "Application for LTD Coverage Termination" form detailing these three scenarios is available on the District's homepage (www.osstfd10.ca) and, upon completion, should be forwarded to the District 10 Office.

EI WAITING PERIOD

As of January 1, 2017, the waiting period is now one week from the Sunday of the week of application where members receive no income or EI benefits. Many OSSTF/FEESO contracts have "top-up" provisions or supplementary employment benefit (SEB) plans for maternity/parental leave that assist during this period. Members who bargain under the School Board Collective Bargaining Act have eight weeks of top-up. Check with your Bargaining Unit to see what is available for you. When special benefits (parenting, compassionate) are shared between other family members, there is no additional waiting period.

PROVINCIAL RESOURCES

Please notify members that valuable information is available to them in the myOSSTF section of the Provincial website. They have access to District/Bargaining Unit (D/BU) memos as well as booklets, e.g. *Employment Insurance (EI) Booklet* and guides, e.g. *Guide to Pregnancy and Parental Leaves* under the *Services – All Members* tab.

Stephen Lynch, Federation Officer
OSSTF District 10