

Should I continue my Long Term Disability coverage during my leave of absence?

The answer to this question deserves careful consideration.

Long Term Disability (LTD) coverage provides a safety net that will replace a percentage of your earnings should you be unable to work because of an illness or injury. Your OTIP LTD plan recognizes that most members are in a highly vulnerable financial position should they be confronted with a loss of income during a lengthy or permanent disability.

While on leave of absence, you have two options:

1. Maintain your LTD coverage by continuing to pay your contributions, **or**
2. Discontinue your LTD coverage by ceasing your contribution payments.

When you return to work your coverage will be reinstated.

Maintaining your LTD coverage

If you choose to maintain your LTD coverage and you become disabled while on leave, you are eligible to apply for LTD benefits. There will be no break in your coverage.



Example 1: Kendra is diagnosed with cancer during her leave of absence. While undergoing cancer treatment, her leave of absence ends and she is unable to return to work. As Kendra maintained her LTD coverage during her leave, she is eligible to apply for LTD benefits. The benefits, payable on or after the date her leave is scheduled to end, will help replace her income while she is unable to work.

Discontinuing your LTD coverage

If you become disabled while on leave, you will not be eligible for LTD benefits for the scheduled duration of your leave of absence. Upon your return to work, your coverage will be reinstated based on your active level of earnings.

Example 2: Kendra is diagnosed with cancer during her leave of absence. Kendra did not maintain her LTD coverage during her leave; therefore, she is not eligible to apply for LTD benefits to help replace her income if she is unable to return to work.