



OTIP RAEO

LONG TERM DISABILITY PLAN OVERVIEW

PLEASE NOTE

This document is intended to provide summary information related to the important features of your LTD plan. It has been prepared for information purposes only and does not constitute a contract. The exact terms and conditions of your LTD program are described in the LTD contract that applies to your group. Only the terms and conditions contained in the LTD contract are binding. The information contained in this overview is important and may be printed for your use.

Plan #	48110
Division #	901
Policy Effective Date	October 1, 2004
Eligible Employees	ETFO members of Peel District School Board
Benefit	(Retired teachers returning to a part time assignment are not eligible if continuing to receive a pension from OTPPB) 55% of monthly earnings
Benefit Tax Status	non-taxable
Pension Benefits	<ul style="list-style-type: none">• 8.9% for disabilities incurred prior to September 1, 2001• waived for disability payments starting on or after September 1, 2001
Elimination Period	90 working days
Initial Assessment Period	24 months
COLA	CPI to a maximum of 2%
Termination of Benefits	Earliest of: <ul style="list-style-type: none">• Age 70, or• The member is first entitled to at least a 64% unreduced service pension
Recurrence Waiting Period	20 consecutive working days
All Source Maximum	100%

For additional information visit the OTIP website at www.otip.com , "On-line Benefits" tab, using a log-in of 48110-901a-ai and password of 8561258