



January 31, 2017

Kevin French, President
CUPE Local 1479
Sacred Heart School
31 Thomas Bata Blvd; PO Box 135
Batawa ON K0K 1E0

Subject: March 1, 2017 Long Term Disability (LTD) plan Renewal
Policy 48094-919 – CUPE Local 1479 Support Staff
Policy 48094-980 – CUPE Local 1479 Trades

Dear Kevin:

The OTIP Board of Trustees has reviewed the annual renewal rating for the long term disability (LTD) pool. The OTIP LTD Pool, as a whole, received on average a 15% renewal increase. For those groups with poor financial experience, an additional rate increase was applied.

Your experience requires a rate increase of 45% effective **March 1, 2017** for your plan(s). Rates for the policies will increase March 1, 2017 as outlined below:

Location Name	Policy	Division	Current Rate	Current Rate with PST	Renewal Rate	Renewal Rate with PST
CUPE Local 1479 Support Staff	48094	919	1.45%	1.57%	2.10%	2.27%
CUPE Local 1479 Tradespeople	48094	980	1.39%	1.50%	2.02%	2.18%

The proposed rate change will also reflect an amendment to the CUPE Local 1479 Tradespeople (48194-980) plan. The benefit maximum will be increased from \$2,500 to \$3,500. This will ensure that all members are being fully insured for their salary.

There continued to be sustained increases in both new and open claims throughout the 2015 – 2016 plan year. The rate action being shared in this letter is designed to address the higher experience on the plan and the financial pressures resulting from this experience.

Our objective is to maintain a financially stable and sustainable pool that allows OTIP to provide a superior member experience to all employees in the education sector in Ontario. This includes our value-added benefits available to all covered members.

Sincerely,

Keren Higgins
Senior Account Manager

Copy to: Kadi Wu, Algonquin and Lakeshore CDSB
Stacey Gaffney, Algonquin and Lakeshore CDSB