



March 1, 2018

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

Subject: April 1, 2018 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) plans. The OTIP LTD Pool, as a whole, received on average a 50% renewal increase. For those groups with a poor financial experience, an additional rate increase was applied. For those groups with a better financial experience, the rate increase will be less than 50%.

Based on your plan's experience, a rate increase of **50%** is required, effective **April 1, 2018**.

Important notes:

- This is an 11 months' renewal with no pro-rating.
- This year's renewal has been deferred to April 1, 2018, but will return to March 1 in 2019.

The rates will increase as follows:

Location Name	Policy	Division	Current Rate	Current Rate with PST	Renewal Rate	Renewal Rate with PST
CUPE Local 1479 Support Staff	48094	919	2.10%	2.27%	3.15%	3.40%
CUPE Local 1479 Tradespeople	48094	980	2.02%	2.18%	3.03%	3.27%

There continues to be increases in both new and open claims throughout the 2016-17 plan year and current school year. The rate action being shared in this letter is designed to address the higher experience on the plan and the continued 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.

Should you wish to reduce this scheduled increase, we would be pleased to work with you to discuss plan design options. Please contact me if you would like to discuss this further.

Sincerely,

Keren Higgins  
Senior Account Manager

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