

Long Term Disability Coverage Termination ETFO Provincial LTD Plan

As you would not be eligible to make a claim, you should cancel your long term disability (LTD) insurance if you meet one of the following criteria as set out by your insurance policy.

Scenario 1 - You are eligible for a 60% unreduced service pension, or you are within either the later of 110 working days, or the expiration of sick leave of being eligible for a 60% unreduced service pension. Log onto the OTPP website (otpp.com) and print a copy of your service record showing your credited years and include it with the completed termination form.

Scenario 2 - You have reached the end of the month in which you turned age 65 or you are within either the later of 110 working days, or the expiration of sick leave of reaching the end of the month in which you turn age 65.

Based on the criteria listed above, if you wish to apply for termination of LTD coverage and discontinue your premium deductions, please complete an Application for Coverage Termination form. Take note of the supporting documentation required in order to process your request.

Things to Consider

You should submit your completed form with the necessary documentation at least 2 months prior to the desired cancellation date to ensure the board stops deducting LTD premiums on time.

Return Instructions

Please return your completed Application for Coverage Termination to:

Sara Pidgen - ETFO Rainbow Local Office
Address: 174 Douglas Street, Unit 101, Sudbury ON, P3E 5P5
Fax: 705-522-8320

Questions

Please direct any questions regarding the termination of your LTD benefits to:

Sara Pidgen - ETFO Rainbow Local Office
Phone: 705-522-8320
E-mail: spidgen@etforainbow.on.ca

Your LTD benefits plan is sponsored by ETFO Provincial. Please do not call your school board for assistance. Please direct any questions to the ETFO Rainbow Local Office.