

Amendment

**The Trustees of Ontario Teachers Insurance Plan
(hereinafter called the Policyholder)**

Group Policyholder

Ontario Secondary School Teachers' Federation

Group Plan Sponsor

48073-902

Group Policy Number

March 1, 2018

*Amendment
Effective Date*

**This amendment is to be attached to and read as part of the Policy,
issued for the above Policyholder.**

Issued at Waterloo, Ontario on May 7, 2018.



President & Chief Executive Officer

The Insurer agrees to amend the Group Benefits Policy, as requested by the Group Policyholder. The changes are detailed below.

- Under Table of Benefits:
 - Revised Member Benefit to read “50% of Monthly Earnings”
 - Revised Waiting Period to read “Benefits are payable for each period of Disability after a waiting period of the later of 110 Working Days or expiration of sick leave and in no event more than 24 months”
 - Revised Termination/Maximum Benefit Period items #2 and 3 to reflect a 60% unreduced service pension from OTPP or OMERS. Revised reference under #4 to add clarity to the early retirement and OTPP or OMERS disability pension.
- Under Definitions:
 - revised definition of Actively at Work to include reference to being an Insurable Member prior to the Leave of Absence
 - added definition of WSIB



- Under Insuring Provisions:
 - Revised Eligibility Conditions to include reference to Member's eligibility beginning on the date they begin to perform the regular duties of employment as Insurable Members, actually working at the Employer's place of business or a place where the Employer's business requires Members to work.
 - Revised items #9 and #10 under Termination of a Member's Insurance to include reference to a 60% unreduced service pension and revised item #11 to add clarity to the early retirement and OTPP or OMERS disability pension
- Under General Provisions, Appeals, revised time period to one year after a claims denial
- Under Benefit Provisions:
 - Revised Other Income to include requirement for Members to appeal a declination of CPP/QPP benefits
 - Revised Offset Provision and All Source Maximum to replace reference to the Member's Benefit with Amount Payable
 - Added reference to requirement for the Member to make application for WSIB benefits under Offset Provision