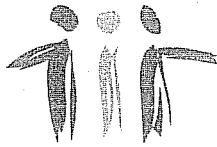


# About OTIP...

For over 30 years, OTIP (Ontario Teachers Insurance Plan) has been serving the education community with reliable, affordable insurance solutions. OTIP serves active and retired education employees and their families, tailoring its products and services to meet their needs. In fact, we serve more Ontario education employees than any other insurance provider.



OTIP RAEO®

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# It's your choice

# LTD coverage while on a leave of absence



OTIP RAEO®

Solutions that work for the education community

1.800.267.6847 | [www.otip.com](http://www.otip.com)

As you prepare for your leave of absence, there are many things to consider.

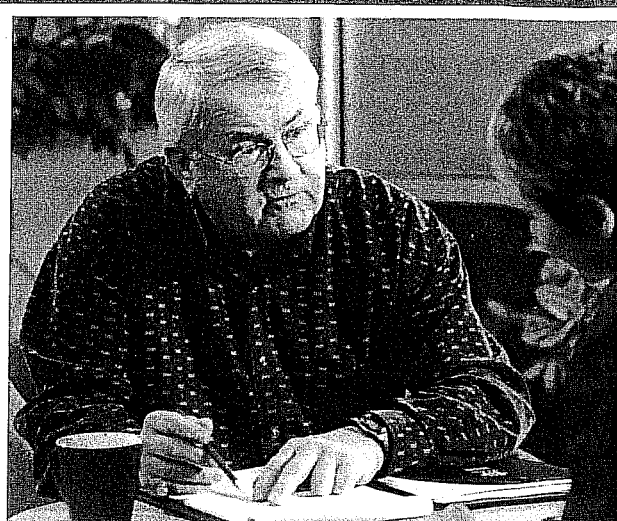
Your long term disability (LTD) coverage is an item that deserves careful consideration. LTD insurance provides a safety net that will replace your salary and provide pension plan protection should you be unable to work because of an illness or injury.

Your plan recognizes that most members are in a highly vulnerable position should they be confronted with a loss of income during a lengthy or permanent disability.

**While on a leave of absence, you have two options:**

1. Continue your LTD coverage and maintain your premium payments, or
2. Discontinue your LTD coverage and cease your premium payments.

If you choose to maintain your LTD coverage, please refer to your Premium Due Notice showing the monthly premiums required to maintain your LTD coverage.



**Maintaining your LTD coverage**

If you choose to maintain your LTD coverage and you become disabled while on leave, you are eligible for LTD benefits.

There will be no break in your coverage and you will not need to reapply for coverage upon your return to work.

**Discontinuing your LTD coverage**

If you become disabled while on leave, you will not be eligible for LTD benefits.

Upon your return to work, your coverage will be reinstated and you will be subject to the pre-existing condition clause.