

November 12, 2025
D/BU #062/2025–2026

OSSTF/FEESO Provincial LTD Plan Renewal

To: Presidents and All Members

From: Chris Goodsir, General Secretary

For Information

We are pleased to report that the Long-Term Disability Plan (LTD) through Ontario Teachers Insurance Plan (OTIP/RAEO) will be renewed, and **the contribution rate will be reduced by 10%, effective January 1, 2026**. Additionally, effective January 1, 2026, the renewal date will shift from **March 1st to January 1st** annually to align with OTIP's fiscal year. There will be no material plan changes.

LTD rates

Participating sponsor	Class	Plan number	Current rate	Current rate with PST	Renewal rate	Renewal rate with PST
OSSTF/FEESO Provincial Plan	All except below	50183	1.488%	1.607%	1.342%	1.449%
OSSTF/FEESO Provincial Plan	OSSTF/FEESO District 17 Simcoe	50183	1.463%	1.580%	1.317%	1.422%
OSSTF/FEESO Provincial Plan	OSSTF/FEESO District 14 Kawartha Pine Ridge	50183	1.571%	1.697%	1.425%	1.539%

Please note:

- The rates listed above for OSSTF/FEESO District 17 Simcoe exclude fees for the TELUS Health Employee Assistance Plan. These fees are billed separately at \$1.73 plus HST or \$1.95 per member per month.
- The rates listed above for the OSSTF/FEESO District 14 Kawartha Pine Ridge include a portion of LTD contributions allocated toward affiliate fees. Effective January 1, 2026, this percentage has been adjusted from 5.6% to 6.3% to ensure that affiliate fees remain consistent with pre-renewal LTD contribution levels.
- All other classes listed above include the fees for the TELUS Health Employee Assistance Plan.

If you have any questions about this D/BU, please contact Lisa MacMaster via email at lisa.macmaster@osstf.ca.

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