



Plan Document Amendment

The Trustees of Ontario Teachers Insurance Plan

Group Planholder

Ontario Secondary School Teachers' Federation

Group Participating Sponsor

TL012-902

Group Plan Number

March 1, 2022

Effective Date

The following updates have been made to the Policy document.

- Removed references to pre-existing conditions provisions throughout the policy.

Definitions

- Added a definition for Appeal and confirmed it is a mandatory prerequisite before initiating a legal proceeding.
- Updated the definition for Leave of Absence to add clarity.

Coverage Provisions

- Updated Termination Provision bullet #7 to summarize details related to opting out of coverage if a member intends to retire.
- Updated Continuation of Coverage provisions to remove the contribution requirement after a claim is terminated or declined.
- Under Continuation of Coverage removed reference to the qualifying period a covered member had selected in their application for benefits.
- Added wording that continuation of coverage during an approved Leave of Absence due to a secondment may exceed 24 months.

General Provisions

- Added a provision confirming a Covered Members implied duty to cooperate.

Claims Provisions

- Replaced reference to Notice of Assessment with Decision Letter.
- Updated the Appeal provision to state the appeal must occur within six months of the claim decision.
- Added an Appeal Procedure process to support the requirement that an appeal is a mandatory prerequisite prior to legal proceedings.
- Updated Legal Actions to confirm the requirement to first submit an appeal and receive the appeal decision.

Benefit Provisions

- Updated the Other Income provision to add clarity and specifically reference the types of other income considered under the Offset and All Source Maximum provisions.