

Monday, March 2, 2015

Dear Colleague,

The Memorandum of Understanding (MOU) signed on July 5th, 2012 created a Provincial LTD Plan for all OECTA units in which the premiums were fully paid by the members. Toronto's Metro Catholic Teachers' Long Term Disability Plan fell under that definition and, therefore, was required to be part of the Provincial LTD Plan under the MOU. The Toronto Elementary Catholic Teachers (TECT), Toronto Secondary Unit (TSU), and the MCT LTD Board of Trustees (MCT LTD) believed that the proposed imposition into the Provincial Plan was not in the best interest of our members nor the broader membership in the OECTA Provincial Plan. As a result, a concentrated lobby campaign was undertaken by TECT and TSU, with the support of MCT LTD, to resist the immediate integration into the Provincial Plan.

The following are highlights of the effort undertaken:

Council of Presidents - June 2013

In the calendar year 2012-2013, Toronto made a presentation to the Provincial Executive outlining the distinctive nature of our LTD Plan Trust structure and the complications that would arise from an immediate integration into the Provincial Plan. Despite our efforts, motions came to the floor of the June 2013 Council of Presidents (COP) meeting recommending that Toronto be part of the Provincial LTD Plan as of September 2013. Through the arguments put forth, particularly by Mario Bernardo, TECT President and René Jansen in de Wal, TSU President, the COP recognized that the MCT LTD Plan had unique issues and defeated the motion to include Toronto into the plan as of September 2013. A subsequent motion was moved, strongly supported by Toronto, which would call for local autonomy for all units regarding their participation in the Provincial LTD Plan; this motion was defeated by three votes. A final motion, whereby all units with member paid premiums, save and except Toronto, would become part of a Provincial Plan as of September 2013, was overwhelmingly supported by the COP.

AGM - March 2014/Presentation to the Provincial Executive - May 2014

In the 2013-2014 year, there were discussions held as to when Toronto would become part of the Provincial Plan. At the Provincial AGM in March 2014, a motion was moved by Toronto to allow for local autonomy regarding the Provincial LTD Plan. However, this motion was not approved by the AGM. In an attempt to resolve this matter, TECT, TSU and MCT LTD made a presentation to the Provincial Executive on May 30, 2014. The main argument put forward by Toronto was a request to send all outstanding issues pertaining to our LTD Plan to mediation.

Council of Presidents - June 2014

At the June 2014 COP meeting, a motion was moved to include Toronto into the Provincial Plan as of September 2014. Toronto moved an amendment to this motion, recommending that the matter be sent to mediation. The amended motion passed, and at a subsequent Provincial Executive meeting, the following

motion also passed: *That the Provincial Executive enter into mediation with the TECT/TSU Executives and Metro LTD to find a resolution to the issues related to including the TECT/TSU Metro Catholic Teachers (MCT) Plan in the Provincial OECTA Long Term Disability Plan and report back to the 2014 Fall Council of Presidents.*

Mediation between OECTA and Toronto (TECT and TSU) – October, 2014

The respective parties agreed that the well renowned and well respected Honourable Warren Winkler would be the mediator. After two days of intensive mediation (October 7th and 8th) a framework for a settlement was achieved. Subsequent discussions between Provincial OECTA and Toronto finalized the wording of the settlement.

MCT LTD Mediation Settlement – February, 2015

The respective Executives (TECT and TSU – January 29, 2015; Provincial Executive – February 3, 2015) unanimously approved the Mediation Settlement (see below).

Inclusion Date – March 1, 2016

As a result of the Mediation Settlement, MCT LTD will become part of the Provincial Plan on March 1, 2016. The settlement allows for the necessary time to allow for a smooth transition into the Provincial Plan, and facilitates the continuation of many of the LTD supports that our members currently enjoy. Further, the settlement includes consideration of service ideas for the Provincial Plan that could benefit all members. The fiscal surplus will be maintained by the MCT LTD Trust. Even though Toronto would prefer local autonomy in regards to LTD, the efforts of all parties involved have greatly benefitted both the local and province wide membership.

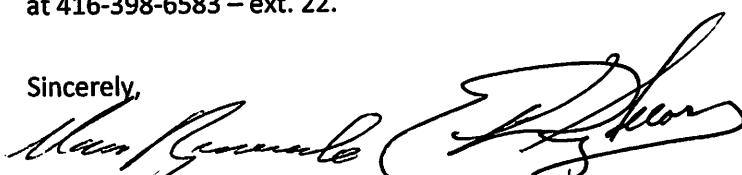
Membership Meeting – June 3, 2015

We are now working diligently with Provincial OECTA and OTIP to ensure a smooth transition into the Provincial LTD Plan. Most pressing is the long and intensive process of amending the MCT LTD Terms of Administration to reflect the Mediation Settlement. This process is now underway and involves the following steps: MCT LTD Board of Trustee approval, Joint Executive (TECT/TSU) approval and then membership approval. A membership meeting has been scheduled for June 3, 2015 at the OFL building (15 Gervais Drive) beginning at 4:45 pm. Further information will be sent to the membership in the upcoming months. The Joint Executives will ensure that the membership receives the recommended amendments to the Terms of Administration in a timely manner prior to the June 3, 2015 meeting.

TECT, TSU and MCT LTD thank the membership and those who attended the information meeting this year. We also extend thanks to Rob Crofts (our benefit consultant), Provincial OECTA, COP, and OTIP for working collaboratively to implement this mediated transition into the Provincial Plan, rather than an early imposition.

If you have any questions or comments, do not hesitate to contact the MCT LTD Chair, Anthony Bellissimo at 416-398-6583 – ext. 22.

Sincerely,



Mario Bernardo, TECT President; Dave Szollosy, TSU President;



Anthony Bellissimo, MCT LTD Chair

SETTLEMENT AGREEMENT

WHEREAS the Toronto Elementary Catholic Teachers' Association and the Toronto Secondary Unit ("TECT/TSU") participate in the Metro Catholic Teachers' Long-Term Disability Plan (the "MCT LTD Plan");

AND WHEREAS the MCT LTD is administered through a Trust, governed by the Metro Catholic Teachers' Long-Term Disability Plan Board of Trustees (the "Board") pursuant to Terms of Administration;

AND WHEREAS the Ontario English Catholic Teachers Association ("OECTA") established a long-term disability plan (the "Provincial Plan") for all of its local units (saving those for which the employer pays the LTD premium), pursuant to a Memorandum of Understanding with the Ontario Ministry of Education, dated July 5, 2012;

AND WHEREAS the Provincial Plan is provided through the Ontario Teachers Insurance Plan ("OTIP") and administered on behalf of OECTA by the OECTA LTD Committee;

AND WHEREAS OECTA and TECT/TSU are desirous that TECT/TSU participate in the Provincial Plan on the following terms;

NOW, THEREFORE, BE IT RESOLVED THAT:

1. The Toronto Catholic District School Board shall continue to collect and remit premiums from members to the MCT LTD, in the amount directed by the MCT LTD Plan. The MCT LTD Plan shall remit the required premiums to the Provincial Plan, in the amount directed by the Provincial Plan, as per the following:
 - (a) 45 day premium grace period before premium payment is forwarded to OTIP; and
 - (b) Payment in the form of equal monthly installments accompanied by monthly insured salary and enrolled member counts; and
 - (c) Annual reconciliation to occur at the end of each school year with any reconciled amount submitted within the August premium remittance with accompanying supporting documentation.
 - (d) Annual member LTD coverage report in a format defined by the administrator of the Provincial Plan.

2. OECTA and OTIP shall cooperate in the process of amendment of the MCT LTD Plan Terms of Administration, including any member and/or court approval which may be required to enable the implementation of this agreement.
3. The MCT LTD Plan shall continue to provide facilities, ancillary services and programs, at the discretion of the Board, to be funded at the discretion of the Board through vehicles such as premiums beyond those remitted to the Provincial Plan, or through use of its surplus, which it will retain. The Board shall be permitted to retain relationships with service providers to enable it to continue to provide ancillary services of its choice, including, but not limited to, MAP, LifeSpeak on Demand, Best Doctors and Critical Illness.

OTIP shall be permitted to participate in LifeSpeak and MAP utilization review meetings. If OECTA chooses to include MAP, LifeSpeak, and Best Doctor like services TECT/TSU will consider participation in the Provincial Plan at no surcharge to the members, in lieu of their own providers.

4. The OECTA LTD Committee shall consider refund accounting for the OECTA block.
5. The OECTA LTD Committee shall investigate an administrative allowance for all OECTA units.
6. Any premium rate savings realized from TECT/TSU's inclusion in the Provincial Plan will be remitted as administrative allowance to all OECTA units on a *per capita* basis for 2015-2016 for LTD related services or benefits. Such administrative allowance shall be forwarded to the OECTA units as a single payment upon the completion of the annual audit of the Provincial Plan. Metro LTD plan experience is required for the past three periods (to the effective date) to validate any such premium rate savings. This practice will be reviewed each year by the OECTA LTD Committee.
7. TECT/TSU shall commence participation in the Provincial Plan on March 1st, 2016, to allow for member ratification and court approval of amendment in terms of administration of the MCT LTD Plan per article 2 of this Agreement.
8. Upon the commencement of TECT/TSU's participation in the Provincial Plan, a MCT LTD Plan member shall be given a voting seat on the OECTA LTD Committee.
9. The LTD Committee shall provide the Council of Presidents with OTIP's annual operational and financial reports pursuant to its reporting obligation under s. 4.220 of the 2014-2015 OECTA Handbook.
10. Current eligible LTD Plan members under the MCT LTD Plan to be grand-parented by OTIP/Manulife, for example: over age 65; pre-existing disability; and on leave of absence. Any impacted MCT LTD Plan members on the Great West Life plan shall be grand-parented under the provisions of the Great West Life

plan contract with respect to coverage including, but not limited to: coverage to age 70; pre-existing conditions limitations; and coverage during leave of absence, whether or not premium was being paid.



On behalf of OECTA



On behalf of TECT



On behalf of TSU



On behalf of the MCT LTD Plan