

## OSSTF D26 MEMBER RETIREMENT CHECKLIST

### Retiring? Here are some things you should do:

- Contact the UCDSB to advise of an upcoming retirement. Email [office@d26.osstf.ca](mailto:office@d26.osstf.ca) for a **sample letter**.
- Are you entitled to a retirement gratuity? Contact [office@d26.osstf.ca](mailto:office@d26.osstf.ca) to find out!
- Contact the appropriate Pension plan and request a Pension Application Form or complete form online.
  - Ontario Teachers' Pension Plan (OTPP) 1-800-668-0105,
  - Fax: 1-800- 949-8208. Have your SIN number ready when you call.
  - The Pension Application Kit may be downloaded from [www.otpp.com](http://www.otpp.com)
- Also, you should terminate your LTD benefits as Long Term Disability premiums DO NOT have to be paid for the last 110 working days before your retirement date (or expiration of sick leave, whichever is longer) OR if you have achieved a 60% unreduced service pension. **See form on OSSTF D26 website**. If you wish to terminate LTD, please complete it and send it to me. Keep a copy for yourself. I will submit it to OTIP and cc you on the submission.
- When you are eligible for the Canada Pension Plan (age 60 or greater), you may take early CPP. Taking your CPP early will not affect your Teachers' pension. Your teachers' pension will be reduced the month after your 65th birthday to reflect its integration with CPP. For information on CPP or Old Age Security call 1-800-277-9914 for an application or check [www.hrdcdrhc.gc.ca/isp](http://www.hrdcdrhc.gc.ca/isp)
- If you do not plan to do Occasional teaching or renew your Ontario College of Teachers' fees, download a Notice of Retirement form from [www.oct.ca](http://www.oct.ca). Complete the form to change your status on the public registry to "retired" rather than "suspended for non-payment of fees." You should expect a pro-rated refund of your fees when retiring prior to Jan 1.

### Retirement Benefit Plans:

- A) **OSSTF Active Retired Members' (ARM)** organization offers several benefit plans through **Ontario Teachers' Insurance Plan (OTIP)**. Please call **1-800-267-6847** or check [www.otip.com](http://www.otip.com) for more information. Advantage membership continues for members who carry benefits with **ARM (OTIP)**.
- B) **RTIP (Retired Teachers Insurance Plan)** offers several different plans for retired teachers and educational workers through OTIP. **ARM** and **RTIP Deluxe Travel Insurance** is also available.

Retiring members are encouraged to check the OTIP website comparison chart for more plan information and applicable rates.

