Disability Pension

If you are a member of the OPSEU Pension Plan (the Plan) and still employed but can no longer work due to a permanent physical or mental disability, you may qualify for a disability pension or a special disability refund from the Plan.

How do I qualify for a disability pension?

To qualify for a disability pension under the Plan, you must:

- still be employed and a member of the Plan (i.e., not terminated or retired)
- have at least 10 years of pension service or 10 years of continuous membership in the Plan
- provide medical evidence that supports you are “totally and permanently disabled,” and
- submit an application to OPTrust and be approved.

What does “totally and permanently disabled” mean?

Under the Plan, “totally and permanently disabled” means a member has a physical or mental impairment that prevents them from engaging in any employment for which they are reasonably suited by virtue of their education, training or experience and that can reasonably be expected to last for the remainder of their lifetime.

How do I apply for a disability pension?

If you are still employed but can no longer work due to a permanent physical or mental disability, you can submit an application to OPTrust to determine if you meet the requirements for a disability pension. As part of the application process, OPTrust must receive all the following forms:

- **Member’s Statement on Disability** (OPTrust 3001) – completed by you
- **Employer’s Statement on Disability** (OPTrust 3002) – completed by your employer
- **Medical Examination Report** (OPTrust 3003) – completed by you and your medical doctor or nurse practitioner

These forms are available on our website, or by contacting OPTrust.
What happens after I submit an application to OPTrust for a disability pension?

Once your completed application is received by OPTrust, we will send it to our third-party medical consultant for assessment. We use independent medical advice to determine if a member’s disability meets the Plan definition of “totally and permanently disabled.” OPTrust’s third-party medical consultant may request additional information from you to complete their assessment.

Once the third-party medical assessment is complete, OPTrust will inform you in writing whether your application for a disability pension is approved or not, and the reason for the decision.

If I am approved, do I need to terminate from my job before starting a disability pension?

Yes, if you are approved for a disability pension by OPTrust, you must resign or be terminated from your employment before you can start to receive a disability pension from the Plan. However, it’s important to keep in mind that you must still be employed when you apply for a disability pension. Former members, including retirees and those who have terminated employment but still have a deferred benefit in the Plan, cannot apply or be approved for a disability pension.

If my long-term income protection (LTIP) has ended, can I still apply for a disability pension?

Yes, you can apply if you are still employed but can’t work due to a total and permanent physical or mental disability. Qualifying for LTIP through your workplace insurance is different than qualifying for a disability pension from the Plan. For more information about LTIP and your pension, please speak to your employer or refer to OPTrust’s factsheet LTIP and Your Pension Contributions.

If I am approved for a disability pension, how much will I receive?

A disability pension is calculated using the Plan formula that is based on your average annual salary and years of pension service up to the date of your termination, but there is no reduction for starting your pension early.

If approved, your disability pension would be calculated as follows:

- \( 2\% \times \text{your average annual salary} \times \text{your years of pension service} \)
- The average annual salary is the average of your highest 60 sequential months of annual salary rates in the Plan.
- Every January, your disability pension will be adjusted for the increase in the cost of living, as measured by the Consumer Price Index, reported by Statistics Canada. This helps to protect your pension against the impact of inflation over time.

Your disability pension includes a bridge benefit that will be paid until you turn 65 years of age.

**EXAMPLE**

Grant is 53 years old and has 20 years of pension service with an average annual salary of $60,000. Grant’s disability pension is calculated as follows:

\[
2\% \times \$60,000 \times 20 \text{ years} = \$24,000
\]

Grant’s annual disability pension is $24,000. This amount includes the bridge benefit that is payable until Grant reaches age 65.

Paying pensions today, preserving pensions for tomorrow.
If I start a disability pension will I receive post-retirement insured benefits from the Government of Ontario?

The Government of Ontario provides post-retirement health and dental benefits to retirees from the Plan who meet the eligibility criteria on the date their pension starts, including a disability pension. For more information about post-retirement insured benefits, eligibility criteria and premiums, please refer to the OPTrust website.

How long can I receive a disability pension?

Once your disability pension starts, it is payable for your lifetime, provided you continue to be “totally and permanently disabled.”

When you die, the disability pension will end and the Plan's usual survivor benefits, if any, will be paid. More information about the survivor benefits payable from OPTrust is available here.

What happens if my medical condition improves?

If your medical condition improves and you are able to return to work, your disability pension payments would stop and your regular pension would commence when you retire.

What is a special disability refund and how do I qualify?

If you are “totally and permanently disabled” but do not have at least 10 years of pension service or 10 years of continuous membership in the Plan, you may qualify for a special disability refund upon termination of employment. This refund is payable as a lump sum in addition to the Plan's normal termination benefits that are available to you.

A special disability refund is only payable if the contributions made by you and your employer (excluding any contributions you made to buy back prior service), plus interest, exceed your commuted value and excess contributions, plus interest.

To apply for a special disability refund, you must still be employed and follow the same application and approval process as outlined above for a disability pension.

For more information please contact OPTrust

This information is a summary of certain benefits offered under the primary schedule of the OPSEU Pension Plan and is not applicable to OPTrust Select. All information is current as of the date of publication.

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