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**To:** ETFO Thames Valley Teacher Local Members  
**From:** Craig Smith, President, ETFO Thames Valley Teacher Local (ETFO TVTL)  
**Date:** November 29, 2024  
**Regarding:** **LTD Renewal Rates**

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Sent to Local Presidents November 18, 2024 on behalf of Sharon O'Halloran, General Secretary, ETFO Provincial:

Presidents, we have some good news for the provincial LTD plan renewal effective March 1, 2025. For the fifth year in a row, there is no contribution increase required for the 2025 year and there are no plan changes being made to the LTD benefit!

The standard LTD premium rate remains at 1.58% including PST. Please note there are three locals who have slightly different rates due to the inclusion of additional services and/or other specific arrangements. Members will be advised of this good news in the next ETFO e-newsletter.

Following this notification of the 2025 LTD Plan renewal rate to ETFO presidents, OTIP will communicate the 2025 renewal rate to school boards for monthly contribution deduction purposes.

For more information regarding this *Communiqué* please contact the Local office by phone at 519-474-3150, or by email at [etfotvtl@etfothamesvalley.com](mailto:etfotvtl@etfothamesvalley.com)