

BENEFITS SUMMARY ~ TEACHING COVERAGE LEVELS
AS OF JUNE 2015

Note: All Benefits selected become effective the first day of the month following the date of appointment

BENEFIT	COVERAGE	COST SHARE	COVERAGE LEVELS
Group Life Benefits (Great West Life) Group No. 166267	Mandatory	80%/20% ER/ EE Cost = \$0.103 per \$1000 of Benefits	3X annual salary Maximum \$10,000.00 for TOC coverage
Extended Health Benefits (Pacific Blue Cross) Group No. E824330	Mandatory unless covered under Spouse (Declaration required)	Cost = 125.66 ER /80%=\$ 100.53 EE/20%=\$ 25.13	Annual Deductible \$50 Coverage Percentage 80% Vision Care/ 24 months \$200 Routine Eye Exam/2 years \$50 Hearing Aids/ 60 months \$1000 Psychological /1 year \$960
Dental Benefits (Pacific Blue Cross) Group No. D824330	Mandatory unless covered under spouse (Declaration required)	Cost: 80%ER 20%EE Single \$45.47/mth 80%= 36.38 20%= 9.09 Couple \$98.37/mth 80%= 78.70 20%= 19.67 Family \$221.46/mth 80%= 177.17 20%= 44.29	Part 'A' - Basic 100% Part 'B' - Major 80% Calendar Year Max. \$1,500 Part 'C' – Dependent Child <18 only Ortho 80% Calendar Year Max. unlim.
• Voluntary Group Life/ Accidental Death and Dismemberment (BCTF/Alliance)Group No. 0474 • Critical Illness Insurance	Voluntary Voluntary	100% EE paid 100% EE paid	Units of \$10,000 to a max, of 500,000 Not administered through payroll deduction
Short Term/Long Term Disability Benefits (BCTF Salary Indemnity Plan)	Mandatory	100% EE Paid 1.5% of gross payroll/mth.	<u>Short Term</u> •Banked sick leave (upto 120 days/school year) • 50% of monthly salary for max. 120 teaching days <u>Long Term</u> • 65% of First \$25.000 salary (gross) + 50% of balance to recovery, retirement, death
MSP Provincial Medical Plan	Mandatory or Covered under Spouse	Cost: 80%ER/20%EE Single \$72.00/mth 80%= 57.60 20%= 14.40 Couple \$130.50/mth 80%= 104.40 20%= 26.10 Family \$144.00/mth 80%= 115.20 20%= 28.80	Basic Provincial Medical
BCTF/Royal Trust Group RRSP	Voluntary	100% EE paid	Article 2:24 Teachers Contract. Enroll within 60 days of employment or Sept. 1-30 or Dec. 15-Jan15 in any school year.

A **Deferred Salary Leave Plan** is available for full-time employees who have been employed by the Board for a min. of 5 years. Please contact the Human Resources Department if you want a copy of the plan.

NOTE:

- If you hold a temporary contract only, your benefits will cease on the last day of the month in which your contract terminates. With regard to life insurance, you have the option to convert your basic life insurance coverage to an individual life policy within 31 days following the termination of your contract. If you wish to pursue this option, it is your responsibility to contact the Human Resources Department and inform them of your decision.
- Please contact the Human Resources Department within 60 days if you get married, have a baby or have lived common-law for 12 months.

Local Dental Plans Improvements Schedule

	July 1, 2015	July 1, 2018
Basic (Plan A)	See local plan for current percentage	Plan pays 85%
Major (Plan B)	See local plan for current percentage	Plan pays 60%
Orthodontics (Plan C)	Plan pays 75%—LTM \$5,000 per person	