

BENEFITS IN BRIEF

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Benefits are available to Federation members from a variety of sources—the employing school board, the Federation, provincial and federal governments, insurance carriers, and personal plans. Benefit programs are complex, can be confusing, and are sometimes conflicting.

The consequences of an individual decision can be substantial and long-lasting. It is critical, therefore, that the information offered on benefit programs be accurate and any information given be in the best interests of the member or his/her beneficiary.

If in doubt, please call the Income Security Division at the BCTF.

The following is a checklist of potential benefits available under various circumstances. It is intended as a guide—things to check; people or places to contact for further information.

In all cases, should the information in this document differ from that in the actual plan document, the plan document applies.

Absence (Section 2)

Due to work-related accident:

Workers' Compensation: (Section 11)

- Complete WCB form immediately: available from school office.
- Check collective agreement/board policy on integration of WCB benefits and paid sick leave.
- Contact the BCTF Health and Safety Officer for assistance with appeals.
- Members who establish a WCB claim and subsequently exhaust all of their sick leave, should apply for Salary Indemnity Plan benefits to ensure continuous pension service.

Due to illness:

a. Sick leave: (Section 3)

Check sick-leave provisions under the collective agreement.

b. Salary Indemnity Plan: Short Term (Section 5)

- All active members are eligible to apply.
- Benefits begin following expiry of paid sick leave.
- Benefits are 50% of regular pay, non-taxable, payable for a maximum of 120 teaching days.
- Pension service is earned while on the SIP.
- Obtain application forms from the Income Security Division, BCTF
- Check with local on continuation of medical, dental, and EH benefits.

c. Salary Indemnity Plan: Long Term (Section 5)

- All active members who have worked 20 days or more are eligible to apply.
- Benefits begin after SIP: Short Term.
- Benefits are 65% of the first \$25,000 of salary, 50% of the next \$40,000 of salary, and 40% of the balance.
- Benefits are payable (if disabled from teaching) for up to one year, or (if disabled from all occupations) until the earlier of recovery, the end of the month in which you attain age 65, or attain age plus service = "90", or death.
- For claims initiated prior to September 1, 1996 check with Income Security regarding the rules that apply to the claim.
- Obtain application forms from the Income Security Division, BCTF.

d. Employment Insurance: (Section 7)

- Up to 15 weeks of benefits, if eligible (600 insured hours of work).
- No employment insurance benefit is payable if receiving Salary Indemnity Plan benefits.
- Sickness benefits apply to situations where you are sick, injured or in quarantine. Benefits are paid for up to 15 weeks. If you are already on claim for reasons other than illness and while you are on claim you fall ill, then you may qualify with less than 600 hours. Check with your local Human Resources Development Canada (HRDC) office (hrdc.gc.ca) if this is the case. As well, you can receive sickness benefits in addition to maternity or parental benefits, but you cannot receive more than 50 weeks of combined maternity, parental, and

sickness benefits in one benefit period, except for birth mothers who may be eligible for up to 65 weeks of combined benefits.

- e. **Canada Pension Plan Disability Allowance: (Section 8)**
 - Obtain forms from HRDC office. English (1-800-277-9914), French (1-800-277-9915)
 - Must have severe and prolonged disability to qualify for benefits.

- f. **Teacher Pension Plan Disability Allowance: (Section 8)**
 - Apply to the Pension Corporation.
 - To be eligible applicant must:
 - be under age 60
 - have 20 months of contributory service, or 2 years continuous employment
 - not be receiving benefits from an approved disability plan, such as the BCTF Salary Indemnity Plan
 - be totally and permanently disabled from all forms of gainful employment.

- g. **Group Life Insurance**
 - After six months absence due to disability, apply for a premium waiver due to disability.
 - For districts that participate in the BCTF/BCSTA Great-West Life group life insurance plan, waiver of premium is automatic if approved for SIP long term benefits.

Death

- a. **Group Life Insurance (Section 9)**
 - Contact the school board regarding group life insurance and/or voluntary life insurance carried by the member through payroll deductions.
 - If death of a spouse or dependent child occurs, check with IA Pacific Life to see if member is enrolled in BCTF voluntary life insurance.

- b. **Teachers' Pension Plan (Section 8)**
 - Contact the school board and request that it contact the Pension Corporation.
 - Depending on marital status, service, and age at death, either a survivor pension or a commuted value is payable immediately to the spouse, or a commuted value is payable to the estate or the member's named beneficiary.

- c. **Canada Pension Plan (Section 8)**
 - Contact the nearest HRDC office: English (1-800-277-9914), French (1-800-277-9915).
 - If member has surviving spouse and/or children, a survivor's pension may be payable immediately.
 - Lump-sum benefit may be payable immediately to survivor or estate.

- d. **Medical Services Plan (MSP) (Section 4)**
 - Coverage through school board ceases. (Check collective agreement.)

- Arrange for continuation of coverage for survivor through direct payment of premium to Medical Services Plan of BC.
 - If survivor is eligible for a survivor's pension from the Teachers' Pension Plan, coverage may be arranged through the plan.
- e. Extended Health Benefits (Section 4)**
- Coverage through school board ceases. (Check collective agreement.)
 - Coverage may be purchased on an individual basis through private carriers (Pacific Blue Cross or other insurance companies).
 - If survivor is eligible for a survivor's pension from the Teachers' Pension Plan, and covered by an EHB plan, coverage may be arranged through the plan.
- f. Dental Plan: (Section 4)**
- Coverage through school board ceases. (Check collective agreement.)
 - Coverage on a group basis is available through MSA.
 - If survivor is eligible for a survivor's pension from the Teachers' Pension Plan, and covered by a dental plan, coverage may be arranged through the plan.
- g. Salary Indemnity Plan: Short-Term and Long-Term (Section 5)**
- Contact the BCTF if the member was in receipt of SIP benefits.
 - Benefits cease at end of the month in which death occurs.
- h. Salary Continuance Plan (Great West Life and other carriers)**
Contact the school board and the life insurance carrier if the member was in receipt of salary continuance benefits.
- i. Workers' Compensation Board (Section 11)**
If death occurred through an accident/injury on the job, a WCB pension may be payable.
- j. Insurance Corporation of BC**
If death occurred through an automobile accident, contact ICBC.
- k. BCTF Assistance Society (Section 10)**
Contact the society if the teacher had a loan from the society.
- l. Local Collective Agreement (Section 3)**
Check collective agreement for any death benefits.

3. Financial assistance (Section 10)

The BCTF Assistance Society provides emergency financial aid to persons who are, or have been, active members of the BCTF and to their spouses, including common-law, and children. Assistance is given in the form of loans or, if the circumstances warrant, non-repayable grants.

4. Insurance (Section 9)

a. Group Life

- Check collective agreement or school board office for plan and premium detail.
- Brochures available on BCTF/BCSTA plans.
- The BCTF/BCSTA plan has a conversion option at retirement.

b. Voluntary Group Life

- Check brochures from IA Pacific Life, a payroll-deduction plan available in most districts.
- TOCs may participate in the IA Pacific Life Voluntary Group plan.
- This plan has a conversion option at retirement that is relatively inexpensive to age 70.

5. Leaves of absence (Section 7)

a. BCTF membership and fees

Membership is retained, without payment of fees.

b. Local membership and fees

Check local constitution/rules.

c. Medical insurance, extended health benefits, dental plan and group life insurance

Check collective agreement and school board for benefit continuation provisions.

d. Pension contributions (credit for pensionable service) (Section 7)

- Check with the Teachers' Pension Plan for possible purchase of service.
- Check with school board.
- Apply to purchase leave (application under "Forms" at tpp.pensionsbc.ca) prior to the end of the leave period.

e. Salary Indemnity Plan: (Section 5)

Sick leave and SIP are not available until expiration of the leave of absence and return to work would have occurred.

f. Employment Insurance: (Section 7)

- May be eligible for maternity/parental/sickness benefits.
- Likely not eligible for regular EI benefits unless contract terminated, TOC or eligible for benefits through another occupation.
- Check with local EI office.

- g. **College of Teachers**
Check with college for payment of fees.

6. Maternity and parental leave and benefits

- Check leave and top-up provisions of collective agreement.
- Refer to *Employment Insurance and BCTF Members* pamphlet (Section 7).
- Refer to *Employment Insurance: Maternity, Parental and Sickness Benefits* booklet (Section 7).
- Refer to *Employment Standards Act* (Section 7).
- Refer to relevant provisions of Teachers' Pension Plan (Section 8).
 - Apply to purchase leave (application under "Forms" at tpp.pensionsbc.ca) prior to the end of the leave period.

7. Medical protection (Section 4)

a. Medical Services Plan (MSP)

- Provides basic medical coverage for BC residents.
- Check local collective agreement for premium payment.
- Check collective agreement/board policy regarding continuation of coverage during leave without pay or termination.
- Apply to MSP for individual coverage if local school board coverage ceases.

b. Extended Health Benefits

Check local plan brochure for benefit detail (Section 3) and collective agreement for Premium payment.

c. Dental Plans

Check local plan brochure for benefit details (Section 3) and collective agreement for premium payments.

d. Pharmacare

- Under age 65: Drug expenses in excess of \$1000 /family may be claimed at 70% of cost; expenses in excess of \$2000/family may be claimed at 100%.
- Pharmanet makes claims automatically.

8. Retirement (Section 8)

- Refer to *Teachers' Pension Plan* (Pension Corporation).
- Refer to *Teachers' Pension Plan* information (BCTF).
- Check schedule for Pension Seminars.
- Check websites www.bctf.ca/pensions and www.tpp.pensionsbc.ca
- Check life insurance conversion options.
- Contact the Retired Teachers' Association for benefits available -- www.bctf.ca/rtal/

9. Suspension without pay

a. Sick leave:

- Eligibility and benefits cease.
- Check collective agreement regarding use of any accumulation up to date of suspension if member returns to teach in that district (Section 3).

b. Salary Indemnity Plan: (Section 5)

If on paid sick leave or on claim at time of suspension, benefits continue if medically eligible; otherwise eligibility ceases.

c. Group Life Insurance: (Section 9)

Great West Life (BCTF/BCSTA)

- Coverage may be continued for up to 12 months through payment of premiums.

IA Pacific Life

- Coverage may be continued for up to 12 months through payment of premiums.

Conversion

- All group plans can be converted to an individual policy if application is made within 31 days of end of coverage.

d. Extended Health Benefits: (Section 4)

Coverage may be continued through payment of premiums.

e. Medical Services Plan: (Section 4)

Coverage may be continued through payment of premiums.

f. Dental Plan: (Section 4)

Coverage may be continued through payment of premiums.

g. Teachers' Pension Plan: (Section 8)

- Contributions cease.
- Pension credit cannot be purchased.
- Cannot apply for refund of contributions unless terminated.
- If a grievance is initiated, upon resolution, check on eligibility for purchase of service.

h. Canada Pension Plan: (Section 8)

- Contributions cease.
- Pension credit cannot be purchased.

i. Workers' Compensation: (Section 11)

Eligibility for benefits cease.

j. **BCTF Assistance Society: (Section 10)**
Eligibility for assistance continues.

k. **Employment Insurance: (Section 7)**

- Premiums cease.
- Apply for benefits.
- If denied, may appeal on suspension on basis of just cause.

10. Termination/layoff

a. **Sick leave (Section 3)**

- Eligibility and benefits likely cease.
- Check collective agreement re use of any accumulation up to date of termination/layoff if member returns to teach in that district.

b. **Salary Indemnity Plan (Section 5)**

If on paid sick leave or on claim at time of termination, benefits are available if medically eligible; otherwise eligibility ceases.

c. **Group Life Insurance (Section 9)**

Great West Life (BCTF/BCSTA)

- Coverage ceases upon termination (see Conversion below). (See special notes below.)
- Coverage may be continued for up to 36 months while on the recall list.
 - Check collective agreement for maintenance of benefits or rights to continue participation in benefit plans.

IA Pacific Life (formerly Seaboard Life)

- Coverage and premiums cease upon termination except can be covered to age 70 if retired.
- Coverage may be continued for up to 36 months following lay off while on the recall list.

Conversion

All group plans can be converted to an individual policy if application is made within 31 days of end of coverage.

d. **Extended Health and Dental Benefits (Section 4)**

- Generally, benefits and premiums cease. (See special notes below.)
- Coverage may continue for members on a recall list. Check with collective agreement. See special notes below.
- Coverage may be continued if receiving SIP benefits.
- Individual plans are available through Pacific Blue Cross.

- e. Medical Services Plan (MSP) (Section 4)**
- Generally, benefits and premiums cease. (See special notes below.)
 - Individual may enrol as individual applicant.
 - Premium assistance or temporary premium assistance is available through MSP, upon application, for those whose taxable income exceeds the limit for minimum premiums but who are having difficulty meeting their premiums.
- f. Teachers' Pension Plan (Section 8)**
- Contributions cease.
 - Pension credit may be purchased if on recall list.
 - A refund of contributions is not advisable. (See special notes below.)
- g. Canada Pension Plan (Section 8)**
- Contributions cease.
 - Pension credit cannot be purchased.
- h. Workers' Compensation (Section 11)**
Benefits commenced prior to the termination/layoff continue as long as medically eligible.
- i. BCTF Assistance Society (Section 10)**
Eligibility for assistance continues.
- j. Employment Insurance (Section 7)**
- Premiums cease.
 - Apply for regular benefits.
- k. Severance payments**
Considered income and fully taxed unless the severance payment is paid directly by the employer into the member's RRSP. Severance payments may be tax sheltered at the rate of \$2,000 per year of service recognized in the member's pension plan or per year of service in the employ of the employer prior to January 1, 1996.

Special notes:

Benefits

- Check collective agreement and with school board about last month of coverage for which premiums have been deducted for group life, EHB, MSP, and dental plan.
- Check collective agreement regarding the right to continue to participate in certain benefits through either shared or full payment of premium. Regardless of what the agreement may state, the right to continue membership in a benefit plan is always subject to the terms of the insurance contract.
- Check with Pacific Blue Cross regarding eligibility for individual plans.

Pensions

- Members who have contributed after January 1, 1996 and who have 20 or more months of contributory service to the Teachers' Pension Plan have the right to a retirement pension at age 55 or later, to a disability pension at any age prior to age 60 and, if member has a surviving spouse, the spouse has the right to a survivor pension or commuted value of pension.
- Do not apply for a refund of your contributions without first discussing it with the Teachers' Pension Plan, PO Box 9460, Victoria, BC V8W 9V8 (see section 8 for phone numbers) and the Income Security Division of the BCTF.
- By taking a refund of contributions or a commuted value, the service on which the benefit is based is lost. Refunds can be repaid to the pension plan only under very strict conditions.
Refunds taken after January 1, 1996 can never be reinstated.
- Service under the teacher plan may count as equivalent service under other public sector pension plans, if not taken as a refund.

11. Strikes/lockouts (See Members' Guide, Policy 44)

- a. Sick leave: (Section 3)**
 - The initial decision will likely be made by the employer.
 - If in receipt of paid sick leave prior to a strike/lockout, the teacher **should** continue to receive salary to maximum coverage available.
- b. Salary Indemnity Plan: (Section 5)**
 - If in receipt of SIP benefits prior to the start of a strike/lockout, benefits continue as long as the member remains eligible.
 - A member who becomes ill during a strike/lockout is not entitled to benefits until normal teaching routines recommence.
 - A member in receipt of SIP is **ineligible** for strike pay, unless he/she is on accommodation employment. Check with the Income Security Division.
- c. Benefits (MSP, EHB, Dental, Group Life)**
 - The union should arrange for continuation for coverage by the employer.
- d. Employment Insurance (Section 7)**
 - A member under contract is not eligible for regular EI benefits.
 - Teachers-on-call may be eligible for regular EI benefits.
 - Maternity/adoption/sickness EI benefits commenced prior to a strike/lockout continue.
 - Maternity/adoption/sickness EI benefits may commence if the leave was arranged or anticipated prior to the strike/lockout and commences during the strike.
- e. Teacher' Pension Plan (Section 8)**
 - Contributions cease.
 - Pension credit cannot be purchased.

f. Canada Pension Plan (Section 8)

- Contributions cease.
- Pension credit cannot be purchased.

g. Workers' Compensation (Section 11)

- Benefits commenced prior to the strike/lockout continue as long as medically eligible.

h. BCTF Assistance Society

- Eligibility for assistance continues.
- As a general rule, the Society will not approve loans or grants based on strike related applications.

i. Strike pay

- Available from BCTF. Contact the BCTF Field Services staff person.

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Benefit Plans—Eligibility and taxation

The coverage and taxation of some benefits is determined federally or provincially; in some cases the local policy or agreement has an effect. In order to advise your member accurately, you should check the local conditions carefully with appropriate officials and fill in the blanks for your district.

Benefit	Eligibility for coverage ¹				Is premium a tax deduction or credit?	Is employer's contribution taxable income to teacher?
	Full time	Part time	Teacher on call	Benefit taxable		
Sick leave	Yes	Yes	— ²	Yes	No	Yes, as salary
Salary Indemnity Plan	Yes	Yes	No	No	No	Yes
Employment Insurance	Yes	Yes	Yes	Yes	Yes	No
Workers' Compensation (WCB)	Yes	Yes	Yes	— ³	n/a	n/a
Canada Pension Plan	Yes	Yes	Yes	Yes	Yes	No
Teachers' Pension Plan	Yes	Yes	Yes	Yes	Yes	No
Group life insurance	Yes	Yes ⁴	No	No	No	Yes
Vol. group life insurance	Yes	Yes	Yes	No	No	n/a
Medical Services Plan (MSP)	Yes	Yes ⁴	— ²	No	No	Yes
Extended health benefits	Yes	Yes ⁴	— ²	No	— ⁵	No
Dental	Yes	Yes ⁴	— ²	No	— ⁵	No

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¹ Eligibility for coverage does not imply automatic coverage. Eligibility requirements of the plan must be met before the benefits are paid.

Coverage may not be compulsory for all plans, but by local agreements. Participation may be compulsory in such plans, as group life insurance.

² Check with local, and collective agreement.

³ You may deduct from the taxable income received from your employer any monies received from WCB, which are reimbursed by you to your employer.

⁴ Eligibility to participate in the group plan is determined by the collective agreement.

⁵ Premiums may be included as part of total medical expenses for income tax purposes.

COST OF BENEFITS—2008

(excluding sick leave, EAP, and vacations)

Based on a teacher who earns a salary of \$68,800 for a family of three (3)

	Teacher \$	Cost as % of salary	Employer \$	Cost as % of salary
Teachers' Pension Plan	6,661	9.68 ¹	8,814	12.81 ²
Canada Pension Plan ³	2,049	2.97	2,049	2.97
Employment Insurance (EI) ⁴	711	1.03	995	1.44
Workers' Compensation (WCB) ⁵	0	0	406	0.61
Salary Indemnity Plan	1,032	1.50	0	0
Medical Services Plan (MSP) ⁶ Employer pays 75%	324	0.50	972	1.50
Dental plan (est.) \$1,320/year ⁶ Employer pays 75%	330	0.51	990	1.52
Group life (250% of salary) ⁶ Employer pays 75% \$230 p.a.	58	0.10	172	0.26
Extended health benefits (est.) ⁶ \$1,000/year Employer pays 75%	250	0.38	750	1.15
Total	\$11,415	16.67%	\$15,148	22.02%

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¹ 9.16% up to \$44,900, 10.66% over \$44,900

² 12.29% up to \$44,900, 13.79% above \$44,900

³ 4.95% from \$3,500 to \$44,900

⁴ 1.73% for employee up to \$41,100 and 2.42% for employer up to \$41,100

⁵ The base rate is 0.61/\$100 of payroll, to a maximum salary of \$66,500; however, district costs vary due to experience rating.

⁶ Employer share approximates the provisions in the collective agreements and costs are estimates.