



British Columbia Teachers' Federation

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Part-time employment and benefits

(Participation in group benefit plans may be restricted by the collective agreement.)

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| Life insurance | <ul style="list-style-type: none">• Premiums and amount of insurance are based on actual salary received.• Under some plans, only minimum amounts of insurance are available, if working less than half-time.• Check collective agreement regarding benefits, premiums, and eligibility to participate. |
| EHB/Dental/Medical Services Plan | <ul style="list-style-type: none">• Check with your local or school board regarding eligibility, benefits, and premiums. |
| Salary Indemnity Plan | <ul style="list-style-type: none">• Premiums and benefits are based on actual salary received. |
| Workers' Compensation | <ul style="list-style-type: none">• Premiums and benefits are based on actual salary received up to the maximum insurable earnings. |
| Employment Insurance | <ul style="list-style-type: none">• Premiums and benefits are based on actual salary received up to the maximum insurable earnings, and on the number of insurable hours to your credit. |
| Canada Pension Plan | <ul style="list-style-type: none">• Premiums and benefits are based on actual salary received up to the maximum insurable earnings. |
| Teachers' Pension Plan | <ul style="list-style-type: none">• Participation is mandatory for all members.• Since 1988, once a contributor, always a contributor.• Once contributions commence, they must continue regardless of percentage of assignment with that school board.• Each month in which a contribution is made counts as a month of contributory service towards the 20 contributory months required for a pension.• If working less than full-time, your pensionable service is reported as the full-time equivalent. You are credited with actual salary received. If this occurs in the last five years of |

employment, you will have a year(s) in your salary averaging period when you are credited with less than 10 months service and less than equivalent full-time salary. For each of these years, salary from the period previous to the last five years, adjusted for cost-of-living changes, is brought forward to fill in the gaps. The end result is that the final average salary is approximately equivalent to the final average salary of a full-time person earning at the same salary rate. However, the pension will be less because the part-time teacher will have fewer years of pensionable service.

- If your assignment is reduced and you are on unpaid leave of absence for the balance of your previous assignment, e.g., full-time moving to half-time, contributions continue on the salary received and you may apply to the Teachers' Pension Plan to purchase the leave of absence on the difference between the salary received and the equivalent full-time salary.

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Pension, group benefits and Employment Insurance during a strike or lockout

Pensions

Since contributory service is credited for any month in which a contribution is made, only a strike lasting more than one calendar month would affect contributory service.

Pensionable service used in the pension calculation will be reduced by about 0.05 of a month for each day of absence to a maximum reduction of 1.0 for any one calendar month. Contributions cannot be made to the pension plan for service lost during a strike or lockout.

Sick leave

The effect of a strike or lockout on sick leave will be decided initially by the school board. Past experience indicates the employer's decision would be along the following lines:

- a. A teacher who is in receipt of paid sick leave when a strike/lockout begins should continue to receive salary during the period of the strike for as long as his/her sick leave bank entitles him/her to benefits.
- b. A teacher who becomes ill after a strike/lockout begins will not normally be entitled to paid sick leave until the strike ends and normal teaching routines commence.

Salary Indemnity Plan benefits

A teacher in receipt of Salary Indemnity Plan benefits when a strike/lockout commences will continue to receive benefits provided he/she remains eligible. The teacher is not eligible for strike pay during this period.

A teacher who is on paid sick leave when a strike/lockout commences and who exhausts his/her sick leave during the strike will be eligible to apply for SIP benefits immediately.

A teacher who becomes ill during a strike/lockout and has no sick leave credits will not be entitled to SIP benefits until the strike/lockout ends.

A teacher who is on accommodation employment will continue to be eligible for partial SIP benefits during the strike or lockout.

Maintaining coverage during a strike/lockout: Premium payments

As a general rule, coverage for Medical Services Plan of BC, Extended Health Benefits, Dental, and Group Life Insurance will be maintained during a strike/lockout if the appropriate premiums are paid. Arrangements with the school board regarding the continuation of premium payments should be made by the local. Such arrangements are normal practice during a strike/lockout. The local should negotiate the full payment of premiums by the school board as part of the conditions of returning to work.

Employment benefits

Section 36 of the *EI Act* covers labour disputes. The Employment Insurance Commission will decide if a person had employment to lose and actually lost it because of a strike/lockout.

Teachers under contract have no rights to EI unemployment benefits during a strike/lockout.

A teacher-on-call who had "regular" substitution work (i.e., had worked on a more or less regular basis in the past few weeks) and did not receive work because of a strike/lockout would probably not be eligible for EI benefits.

If there was no record of "regular" work immediately prior to the strike/lockout, the eligibility question is much clearer and the person would probably be eligible for EI benefits provided all other EI requirements are met.

Teachers-on-call with an ongoing EI claim may be required by EI to complete a questionnaire. This should be completed from the position that the teacher-on-call is a casual employee who is primarily unemployed. Such people may wish to continue to seek non-teaching employment and submit weekly report cards. Otherwise EI benefits may be suspended.

A teacher whose contract terminates or who is terminated during a strike may not be eligible for EI benefits until the strike ends.

EI maternity, parental, sickness, or training benefits

A teacher who commenced leave **before** a strike/lockout would be eligible for the special EI benefits whether the claim for EI maternity/parental benefits was submitted before or during the strike/lockout.

If a teacher's leave was **arranged or anticipated** prior to the strike/lockout and the EI claim commences **during** a strike/lockout, the special EI benefits would be payable during the strike/lockout.

All of the above on EI is general only—each case must be looked at individually. Persons who consider they are eligible should apply for EI benefits. If unhappy with EI's decision, appeal!

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