

## **BTA BENEFITS PLAN SUMMARY**

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The following is a summary of the health & welfare benefits provided by Burnaby School District and the premiums associated with those benefits.

### **MANULIFE GROUP LIFE INSURANCE**

Coverage is based on age and salary at September

Under age 35	3.0 times annual earnings
Age 35, but under age 45	2.5 times annual earnings
Age 45, but under age 55	2.0 times annual earnings
Age 55, but under age 65	1.5 times annual earnings
65 and over	.75 times annual earnings

The Board share is 70% and employee's share is 30% for full time employees. The Board's share of the premium for part time teachers is calculated on a pro-rata basis in accordance with the percentage of time worked. The current cost to an employee working full-time is \$0.09537 per \$1,000.00 coverage.

Under the terms of the Group Life Insurance policy, it is possible for employees to convert their Life Insurance to an individual plan. Should you wish to take advantage of this privilege, please contact the Payroll Services Department for an application.

### **EXTENDED HEALTH BENEFITS**

The extended health plan covers many items that the basic MSP does not. This plan is **compulsory** for all **full-time employees** and part-time employees working more than a .60 FTE unless proof of coverage is supplied (proof required includes the plan name and identity #). The plan is **optional** for part-time employees working less than a .60 FTE. **Coverage becomes effective the first day of the month following date of employment.**

The Board's share is 70% and the employee's share is 30% of the premium for full time employees:

	Employee's Premiums	Board's Premiums
Singled/Double/Family	\$51.05	\$119.12

The Board's share of the premium for part time teachers is calculated on a pro-rata basis in accordance with the percentage of time assignment, i.e. a teacher working a .50 FTE will pay \$110.61/month.

For specific plan details, please visit <https://www.bcpseabenefits.ca/>

Select "Employees"

Select "SD#41 – Burnaby"

Select "All Teaching Staff" the Enter

**DENTAL PLAN**

This plan is a condition of employment and is **compulsory unless proof of coverage under another plan is supplied and you acknowledge that you are forfeiting your elective option to enrol in the future.** Proof is required is the plan name and employee’s identity number. **Coverage becomes effective on the first day of the month following the month of hire. For example, employment start date is January 1<sup>st</sup>, January 15<sup>th</sup> or January 25<sup>th</sup>, coverage will commence on February 1<sup>st</sup>.**

“Double” coverage is permitted for those who wish coverage, and who are already covered under another plan. Coverage is 9-% pf Part “A”, 60% of Part “B” and 50% of Part “C”. Details of coverage is described in the dental plan brochure.

Under the current Collective Agreement, the Board’s share is 80% and the employee’s share is 20% of the monthly premium payable for Teachers’ Dental Plan for **full-time** teachers:

	Employee’s Premiums	Board Premiums
Single:	\$10.87	\$43.50
Double:	\$21.74	\$86.96
Family:	\$35.37	\$141.50

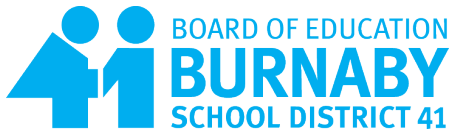
In the case of part-time teachers, the Board’s share of the premium is calculated on a pro-rate basis in accordance with the percentage of time assigned, i.e. a single teacher working .50 FTE will pay \$32.62/month.

**NOTE: If you elect to enrol, you must maintain coverage as long as you remain in the employ of the Burnaby School Board while on contract assignments. If you elect to reject coverage, you forfeit your option to enrol in the future (this includes subsequent temporary contracts, or continuing contract). All dependents must be enrolled within 60 days of being eligible.**

For specific plan details, please visit <https://www.bcpseabenefits.ca/>  
 Select “Employees”  
 Select “SD#41 – Burnaby”  
 Select “All Teaching Staff” then Enter

**FAMILY ASSISTANCE PROGRAM**

The Employee Assistance Program is a confidential, off-site counselling service available to continuing contract teachers, temporary contract teachers and Teacher’s Teaching on Call who are enrolled in the Dental Plan. It is available to the employee and their immediate families. This cost per month for this compulsory program is \$2.00/month.



### **TEACHER'S PENSION**

Employee contributes 11.17% of their earnings. The District contributes 11.30% of the employee's earnings.

This pension plan is compulsory for all teachers on contract.

**For Benefits related questions, please contact Payroll Services.**