



SCHOOL DISTRICT NO. 73
(Kamloops-Thompson)

Teacher and Administration Employee Group FAQ: Benefits in the Kamloops-Thompson School District

General information about benefits can be found in the following places:

Teachers and TTOCS	Administrators	Excluded
KTTA Collective Agreement under Article B.11		
BCPSEA Plan Details - Teachers	BCPSEA Plan Details - PVP	BCPSEA Plan Details - Excluded
BCPSEA Forms	BCPSEA Forms	BCPSEA Forms
Pacific Blue Cross (PBC)		
Teachers' Pension Plan		
BCTF: Salary Indemnity Plan	BCPVPA: Long term Disability	
Employee & Family Assistance Program: MembersHealth		
Benefits Administrator teacherbenefits@sd73.bc.ca		

What benefits are offered to me as an employee?

Benefit	Coverage	Cost of Premiums and Eligibility
Sick Leave	Accrued	Teachers and PVPs: Pro-rated based on FTE TTOCs: not eligible for district sick leave; Employment Standards Act (ESA) entitlement
Extended Health (EHB)	Optional	Teachers and PVPs: Board pays 100% (Pro-rated based on FTE) TTOCs: pay 100%
Dental	Optional	Shared cost for teachers and PVPs: Board pays 75% (Pro-rated based on FTE) Employee pays 25% TTOCs pay 100%
Death Benefit	N/A	Teachers: see Article B.11.15 PVPs: see Article 9
Basic Group Life Insurance	Mandatory	Board pays 100%; Must meet .3 FTE threshold

Optional Life Insurance	Optional	Employee pays 100% Must have Group Life insurance
Accidental Death and Dismemberment Insurance (AD&D)	Optional	Employee pays 100% Must meet the 0.3 FTE threshold
Deferred Salary Leave Plan (Self-Funded)	Optional	Teachers: Article B.11.14 TTOCs: not eligible
Employee and Family	Mandatory	Shared cost for teachers & PVPs
Assistance Program		Board pays 50% Employee pays 50%

When are benefits offered?

1. When you are hired as a TTOC
2. When you accept your First Term Certain assignment
3. When you accept your First Continuing position totalling less than 0.5 FTE
4. When you accept your First Continuing position totalling 0.5 FTE or greater. This is your final offer.

If you decide to waive benefits at any of these points offer, you will not be allowed to opt in to benefits again until the next eligible point of offer, provided one exists.

You may also be eligible for changes to your benefits coverage when an eligible life event occurs.

Please reach out to teacherbenefits@sd73.bc.ca if you did not receive an offer at any one of these points.

When am I considered to be a late applicant?

- You have four months to accept, modify, or waive coverage from the date of the start of your assignment before becoming a late applicant.
- You have four months to change your coverage due to a life event like adding a spouse, having a child, or losing benefit coverage from another provider.

- If you decide to waive coverage, as a TTOC, you have 30 days to reinstate your coverage upon return to a contracted position before becoming a late applicant. It is the employee's responsibility to initiate this reinstatement with teacherbenefits@sd73.bc.ca.
- If you decide to waive coverage while on leave (see below, for information about benefits and leaves), you will have 30 days to reinstate your coverage upon return from the leave before becoming a late applicant. It is the employee's responsibility to initiate this reinstatement with teacherbenefits@sd73.bc.ca.

How can I check to see what coverage I have?

1. If you are a teacher or administrator, you can view your deductions on your pay stub. The following image shows payroll deductions for Family Extended Health Benefit (EHB) coverage, and Family Dental Benefit coverage.

DEDUCTIONS		
Description	Current	Year to Date
INCOME TAX	782.57	7,767.43
EI PREMIUM	82.08	820.80
CPP PREMIUM	285.60	2,849.29
EI REBATE	0.00	0.00
PENSION - TEACHERS	552.33	5,523.30
EMPLOYER HEALTH TA	0.00	0.00
EHB FAMILY	0.00	0.00
DENTAL FAMILY	28.05	280.50
GROUP INS EDUCATOR	0.00	0.00
TCH OPTIONAL LIFE	21.60	108.00
LTD - BCTF S.I.P.	103.35	1,033.50
VOLUNTARY AD&D	12.96	64.80
DUES-BCTF	83.57	835.70
DUES-KTTA	26.25	262.50
TEACHER REGULATION	0.00	95.00
WCB PREMIUMS	0.00	0.00
TEACHERS SAVINGS	350.00	6,300.00
Deduction Totals	2,328.36	25,940.82

2. TTOCs need to contact the benefits administrator at teacherbenefits@sd73.bc.ca to confirm their billing.
3. Compare your deductions or billing to coverage levels in your Pacific Blue Cross profile by logging in to your account at www.pac.bluecross.ca. If you see a discrepancy between PBC and your deductions, please contact us at teacherbenefits@sd73.bc.ca.

When are my children no longer considered to be my dependents?

When your dependent reaches the age of 21 they will be removed as a dependent from your benefits. The last day of coverage will be the last day of the month of your dependent's birthday.

If you would like to maintain your dependent's coverage, you will need to send the following as proof of their eligibility:

- Letter of acceptance to post-secondary and,
- Proof that they are enrolled in at least three courses in post-secondary institution.

Once this is received, your dependent's coverage will be extended until July 1st of this academic year. You will then need to provide proof of eligibility again for the following academic year until they reach the age of 25 and are no longer eligible.

What am I entitled to as a Teacher Teaching on Call?

As per Article B.11.6.b, "Teachers Teaching on Call may participate in dental and extended health plans after 30 days on the list with the Board. Teachers Teaching on Call must pay all premiums in advance." As a TTOC, you will be responsible for 100% of your premiums and you will be invoiced for the cost by the Finance department. If, however, you decide to waive your extended health and/or dental coverage while on the TTOC list, please know you have to do that by contacting teacherbenefits@sd73.bc.ca. You will then have 30 days to reinstate your coverage when you return to a posted position. Again, this is your responsibility to reach out to teacherbenefits@sd73.bc.ca to do this, and if benefits are not reinstated within those 30 days, you may be considered a late applicant.

How do I know what level of coverage I need?

- Single Coverage: only for the employee
- Couple Coverage: for the employee and one dependent (either spouse or child)
- Family Coverage: for the employee and two or more dependents

What is the effective date of coverage when I enroll in benefits?

When you enroll in benefits, the effective date of coverage will be the 1st of the month after your completed Pacific Blue Cross (PBC) enrolment form is received by our office. Until your enrolment for benefit coverage is confirmed by PBC, you may not be reimbursed for any claims.

How do I register in Pacific Blue Cross?

You may call Pacific Blue Cross (PBC) at 1-877-722-2583 if you have questions or need assistance.

1. Go to <https://service.pac.bluecross.ca/member/login/> and click “Register”.
2. Fill out the information on the registration page. The PBC system will email you a temporary password. Once you receive it, go back to PBC and update your password.
3. Sign In. Enter your policy number (20073), ID number (your employee number), and password.
 - View a summary of your extended health or dental plan
 - See balances
 - Track the status of a current claim
 - Inquire about your claim history
 - Print your own replacement ID cards
 - Enroll for direct deposit and online claims statements

Where can I get information on the Teachers’ Pension Plan?

This is a defined benefit plan, which means that your pension is based on the number of years you have been contributing and the average of your highest 5 years of salary.



All questions regarding how to buy back pensionable service should be directed to Teachers' Pension Plan.

Go to www.tpp.pensionsbc.ca or call 1-800-665-6770.

Short/Long Term Disability – Salary Indemnity Plan

To learn more about this type of leave for teachers, please visit the [BCTF website](#) or the [BCPVPA website](#) for principals and vice principals.

What is provided by the Employee and Family Assistance Program?



At [MembersHealth](#), the commitment to well-being goes beyond the conventional. The Wellness and Mental Health Support services are meticulously crafted to deliver comprehensive care, catering to various facets of mental health, personal growth, and life challenges. [MembersHealth](#) provides SD73 staff access to:

- Counselling & Therapy
- Health & Life Coaching
- Marital & Family Support
- Legal Support
- Addiction Support
- Nutrition Support
- Financial Support
- Anxiety, Stress & Depression Support
- Crisis Management & Trauma-Related Services
- 24/7/365 Support for Medical Related Concerns
- No Fee Doctor's Notes, Referrals for Specialists, and Second Opinion Services.

What happens to my Extended Health, Dental and Group Life benefits if I am on leave?

You may maintain coverage or waive your coverage during your leave, with the exception of EFAP and Pension. The various cost implications are listed below.

If you choose to maintain your coverage through your leave, current levels of coverage prior to the leave must be maintained.

If you waive coverage for the duration of your leave, the carrier-defined re-enrolment timelines apply and/or the carrier may require further information from you prior to reinstating your coverage. It is recommended that you maintain Group Life and other optional insurances during your leave.

Please note that a Notice of Leave Form must be completed and submitted to HR prior to approval of any leave.

Leave	Can you waive coverage?	Cost of Premiums (Billed by the Finance Department)
Maternity, Paternity, Adoption Leave	Yes	You can maintain coverage up to 1 year. Cost continues to be pro-rated by FTE
Extended Maternity Leave	Yes	100% Employee paid
Compassionate Care Leave	Yes	This leave must be approved by Service Canada. Cost continues to be pro-rated by FTE
Personal Leave	Yes	100% Employee paid
Paid Medical Leave	Yes	Cost continues to be pro-rated by FTE
Unpaid Medical Leave	Yes	Cost continues to be pro-rated by FTE for the 1st year. Subsequent years are 100% Employee paid
Deferred Salary Leave	Yes	100% Employee paid

