



Our Students
Our Community
Our Future

Teachers Benefit Booklet

INTRODUCTION

We are pleased to provide you with this booklet which contains a comprehensive description of your employee benefits under the School District of Abbotsford's Employee Benefits Program.

It has been prepared so that you can refer to it when questions arise about your benefits coverage. Please take time to study the information and discuss it with your family.

If you have any questions regarding your benefits, please contact the Human Resources Department at the School District Office.

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PURPOSE OF THIS BOOKLET

This booklet describes the main features of the School District's Employee Benefits Program.

A great deal of effort has been made to ensure that this booklet describes the plans in understandable language. Legal terms have been avoided wherever possible to make this booklet easily readable. However, the booklet is intended merely as a summary. You may only rely upon the insurance policies, plan documents, collective agreement and applicable government legislation for the terms and conditions which will determine your rights and obligations. These documents are on file with the School District and are available for your review during normal office hours upon reasonable notice. The employee benefit plans discussed in this booklet are:

<i>Plan</i>	<i>Insurance Company</i>	<i>Policy Number</i>
Basic Medical Plan	Medical Services Plan of British Columbia	4200341
Extended Health Benefits	Pacific Blue Cross	824330
Dental Plan	Pacific Blue Cross	824330
Sick Leave Plan	Self Insured by the School District	N/A
Short-Term Salary Indemnity Plan	Self Insured through the BCTF Plan	N/A
Long-Term Salary Indemnity Plan	Self Insured through BCTF plan and administered by Great-West Life Assurance	N/A
Optional Accidental Death & Dismemberment Insurance	BCTF plan underwritten by Industrial Alliance Pacific	474
Basic Life Insurance	Manulife Financial	26058
Optional Life Insurance	BCTF plan underwritten by Industrial Alliance Pacific	474
Optional Life Insurance for Dependent Children	BCTF plan underwritten by Industrial Alliance Pacific	474
Group RSP	Royal Bank of Canada	003305

Also included in this booklet is a description of your retirement benefits under the Teachers' Pension Plan.

SUMMARY OF BENEFIT PLANS

This section is designed to provide you with a quick overview of what benefits are available to you by event.

SUMMARY OF BENEFITS BY EVENT

	HEALTH BENEFITS			DISABILITY BENEFITS			A&D BENEFITS		DEATH BENEFITS			RETIREMENT BENEFITS					GOVERNMENT BENEFITS				
	Basic Medical Plan	Extended Health Benefits	Dental Plan	Sick Leave Plan	Short-Term Disability Plan	Long-Term Disability Plan	Optional AD&D Plan	Break Life Insurance (Employee)	Optional Life Insurance (Employee/Spouse)	Optional Dependent Life Insurance (Employee)	Faculty Health Plan	College Group Life Plan	B.C. Hospital Program	Waters Columbia Pharmaceuticals	WorkSafe BC	Canada Pension Plan	R.R. Age Security	Employment Insurance			
YOU AND YOUR DEPENDENTS RECEIVE BENEFITS IF YOU FOLLOW UP ON YOUR EMPLOYER'S REQUIREMENTS FOR DRUGS AND BILLS	●	●																			
YOU AND YOUR DEPENDENTS RECEIVE BENEFITS FOR OTHER MEDICAL BILLS		●																			
YOU AND YOUR DEPENDENTS RECEIVE BENEFITS FOR DENTAL BILLS			●																		
YOU BECOME DISABLED AFTER HITTING A WALL				●	●	●		●	●												
YOU DECIDE TO TAKE RETIREMENT																					
YOUR DEPENDENT CHILD BECOMES DISABLED																					
YOUR SPOUSE DIES																					
YOU DIE AFTER RETIREMENT																					
YOU TERMINATE EMPLOYMENT																					
YOU RETIRE	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●			

1. WorkSafe BC provides benefits for disability, death, or dismemberment arising out of and in the course of your employment. Hospital and medical expenses arising out of occupational accidents or diseases are also covered.
2. If you retire at age 55 or later, you may elect to continue your optional life insurance until age 70.
3. The benefits provided by the pension plan will depend on the form of pension you choose at retirement.
4. If you terminate your employment with the District on or after age 63, you will have the privilege of purchasing an individual policy.
5. Life Insurance is payable from age 65, regardless of whether a person has actually retired.
6. Provides some payment for prescription drugs (for details see Health Benefits Section).
7. If you are in receipt of the Teachers' Pension, you may elect to continue this coverage upon retirement.
8. Benefits will depend on if you have contributed to a spousal RSP.
9. Benefits will depend on if you have contributed and continue to these plans (Optional Life / CPP).

GENERAL INFORMATION

Eligibility Rules

You are eligible for group benefits if you are a member of the British Columbia Teachers' Federation (BCTF) and an employee of the School District with a temporary, continuing part-time or continuing full-time teaching appointment.

Registered Teachers On Call can elect coverage under the basic medical (Medical Services Plan of B.C.), extended health benefits plan, dental plan, basic life insurance plan and the optional plans sponsored by the BCTF. The cost of the coverage under these plans is 100% paid by the Teacher On Call.

When Will You Be Eligible To Join The School Districts Plans?

You will automatically be covered under the following plans on the date shown.

<i>Plan</i>	<i>Teachers</i>	<i>Teachers on Call</i>
Basic Medical	First of the month following your date of employment.	First of the month following the date of signing your contract.
Extended Health Benefits	First of the month following your date of employment.	First of the month following the date of signing your contract.
Dental Plan	First of the month following your date of employment.	First of the month following the date of signing your contract.
Sick Leave Plan	On your date of employment.	Not eligible for coverage.
Short-Term Salary Indemnity Plan	On your date of employment.	Not eligible for coverage.
Long-Term Salary Indemnity Plan	On the twenty-first day of employment.	Not eligible for coverage.
Basic Life Insurance	First of the month following your date of employment.	First of the month following the date of signing your contract.

Pension Plan

All teachers and Teachers On Call must enroll in the Teachers' Pension plan.

Optional Plans

In addition, you will be eligible to apply for coverage under the optional life insurance, optional accidental death and dismemberment insurance and the optional life insurance for dependent children plans. You may also participate in the group registered savings plan.

Will A Medical Examination Be Required?

If you do not join the plan within thirty (30) days of your eligibility for coverage, you will be deemed to be a 'late applicant' and evidence of insurability forms must be completed.

If you apply for optional life insurance, satisfactory medical evidence is required for all amounts of coverage as well as increases in coverage.

If you do not enroll your spouse and/or your children within 60 days of becoming eligible, they will be deemed to be late applicants and evidence of insurability forms will have to be completed.

In all of the above cases, coverage will not become effective until approval is received from the respective insurance company.

Can I Participate in the Extended Health and Dental Plans At A Later Date If I Initially Waived Coverage Under These Plans?

If you originally waived the extended health and/or dental coverage for yourself and/or your dependents and you apply to enroll at a later date, you will be required to complete evidence of insurability forms which must be approved by the insurance company. The insurance company will establish the effective date of your coverage after the forms have been approved. The cost of providing any medical information will be your responsibility.

If your spouse's coverage terminates, request for enrolment in the school district's extended health and dental plans will commence immediately following termination of your spouse's coverage.

When Will You Be Eligible To Join The Government-Sponsored Plans?

You will automatically be covered under the following plans on the date you commence employment with the School District.

- ◆ Canada Pension Plan
- ◆ Employment Insurance
- ◆ WorkSafe BC

You are also covered automatically for Old Age Security, the provincial hospital program and B.C. Universal Pharmacare, provided that you meet the residency requirements.

Compensation Base For Benefits

Certain benefits which you may be eligible for under the School District- or government-provided plans are defined in relation to your compensation. For the purposes of the employee benefit plans, earnings means your regular rate of pay from the School District, excluding regular bonuses and regular overtime pay.

How To Enroll In The Plans

The following paragraphs discuss how you can enroll in the plans.

How Do You Join The School District Plans?

You join the plans by completing the enrollment forms and returning them to the School District's Human Resources Department. Coverage under the optional life insurance, optional accident insurance and optional life insurance for dependent children requires approval from the insurance company.

How Do You Join The Government-Sponsored Plans?

Enrollment forms are not required to join the government-sponsored plans (i.e. Canada Pension Plan, Employment Insurance, WorkSafe BC, etc.).

Designating A Beneficiary

You must designate a beneficiary when enrolling for the basic and optional life insurance as well as the Teachers' Pension Plan.

Your beneficiary would normally be your spouse/partner (or your children if you have no spouse/partner), or your estate. When designating a beneficiary, you should ensure that the beneficiary's full name and relationship to you is stated. For example, the designation should read "MRS. MARY JANE DOE-WIFE" and not "MRS. JOHN DOE-WIFE".

Contingent Beneficiaries

You may designate a sole beneficiary or you may want to take into account the possibility that your sole beneficiary may pre-decease you. In order to ensure that your life insurance is dispersed in the manner you desire, you may want to designate a second beneficiary. This is known as a contingent beneficiary. In this case, the designation would read, "JANE DOE - WIFE, IF LIVING, OTHERWISE TO MY SON ROBERT DOE".

Multiple Beneficiaries

An alternate method to designate a beneficiary is to specify the percentage of the total proceeds to be distributed amongst **more than one** beneficiary. For example, the designation would read, "JANE DOE - WIFE, 50%; ROBERT DOE - SON, 25%; JUDY DOE - DAUGHTER, 25%.

You designate your beneficiary at the time you enroll in each plan. You may change your beneficiary at any time by completing the appropriate Change of Beneficiary Form which may be obtained from the School District's Human Resources Department. If at your death, there is no living designated beneficiary, any death benefits payable from the employee benefit plans will be paid to your estate.

It is also advisable for you to have a properly executed will to ensure that your wishes are carried out in the event of your death. It should be noted that your beneficiary designations will supersede instructions set out in your will. In light of this, you may want to ensure that your will corresponds with your beneficiary designations.

How To Obtain Payment Of Benefits

In order to obtain benefit payments under any of the School District-sponsored insurance plans, you or your beneficiaries must:

- ◆ complete the necessary claim forms; and
- ◆ return the completed form or forms to the Human Resources Department or insurance company (if applicable).

Those plans which have different or additional requirements are discussed below. If you have any questions, please contact the School District's Human Resources Department.

HEALTH BENEFIT PLANS

Basic Medical Plan

You need your provincial medical insurance card showing your identification number in order to obtain services under the basic medical plan (Medical Services Plan of B.C.).

Extended Health Benefits

You must keep all of your receipts for prescription drugs, hospital charges, and other covered services and send these, together with a claim form, directly to Pacific Blue Cross at the following address:

Pacific Blue Cross
P.O. Box 7000
Vancouver, B.C.
V6B 4E1

You can contact Pacific Blue Cross directly at 1-888-275-4672 if you have any questions regarding your claim.

You should keep a photocopy of all receipts because the original receipts will not be returned to you.

All claims must be submitted prior to December 31st of the year following the year in which the claim was incurred.

B.C. Universal Pharmacare

B.C. pharmacies are connected to the pharmacare claims system (PharmaNet). When you fill a prescription, information with respect to your coverage and deductible status is continually updated. Once you have satisfied the deductible, all eligible drug costs will automatically be paid by B.C. Pharmacare.

Dental Plan

When you or your covered dependents visit your dentist, you should do the following:

- ◆ Advise your dentist that you (or, if applicable, your dependents) are covered by a dental plan.
- ◆ Determine whether your dentist will accept payment directly from the underwriter, or whether your dentist prefers to be paid by you at the time you receive the dental services.

If your dentist will accept payment directly from the underwriter, your dentist will submit the claim to the underwriter and you will only have to pay your dentist the portion of the dental services not covered by the dental plans, if any.

If your dentist prefers to be paid by you when you receive the dental services, you will have to pay your dentist and obtain reimbursement from the underwriter.

It is important to ask your dentist if the underwriter's payment will cover the entire cost of your treatment. The amount paid by your dental plan is based on the Fee Guide established by Pacific Blue Cross. If your dentist charges more than is stated in this Fee Guide, the additional charges are your responsibility.

All claims must be submitted to Pacific Blue Cross at the following address within one year of being incurred.

Pacific Blue Cross
P.O. Box 7000
Vancouver, B.C.
V6B 4E1

You can contact Pacific Blue Cross directly at 1-888-275-4672 if you have any questions regarding your claim.

DISABILITY BENEFIT PLANS

Sick Leave Plan

Inform the Teacher Dispatch at the School District office of your absence due to illness.

Short-term Salary Indemnity Plan

If you are eligible for short-term salary indemnity benefits, the School District's payroll department will complete the necessary forms and forwards them to the BCTF office.

Long-Term Salary Indemnity plan

The BCTF will notify you when you should apply for long-term salary indemnity benefits. The BCTF will also send you the necessary forms that must be completed in order to receive benefits.

WorkSafe BC

The WorkSafe BC office will provide you with the details of the procedures required to make a claim.

DEATH BENEFIT PLANS

In the event of your death, the School District will contact your beneficiary to make arrangements for payment of benefits. A completed claim form along with proof of death must be submitted to the underwriter no later than 12 months after the date of death.

RETIREMENT BENEFIT PLANS**Pension Plan**

If you are participating in the Teachers' Pension Plan, you should contact the Pension Corporation (1-800-565-6770) when you are within a year of retirement for a pension estimate. Your request must be made in writing. Once your request is received, you will be sent a retirement kit containing everything you need to apply for your pension.

Group Registered Savings Plan

If you are participating in the group registered savings plan, notify the Investment Manager (Royal Bank) before you retire and you will be provided with the necessary forms in order to elect your retirement benefit options.

Canada Pension Plan

You should get in touch with the local Canada Pension Plan office at least three to six months before your expected date of

retirement. Ensure that you quote your Social Insurance Number in all your correspondence. The Canada Pension Plan office will provide you with the necessary documentation to claim your pension. Please remember that it is your responsibility to claim the pension.

Old Age Security

It is also your responsibility to claim the Old Age Security. Please get in touch with the local Old Age Security office (or pick up the application form at a post office) and apply at least three months before your 65th birthday.

TERMINATION OF SERVICE

Pension Plan

If you terminate your employment, the School District will complete a Termination Notice and send it to the Pension Corporation. The corporation will then send you a Termination Selection Statement. You must decide on one of the options outlined in the statement, then complete and return the document to the Corporation.

Group Registered Savings Plan

If you terminate employment for any reason, you must decide on one of the options provided by the Group RSP provider.

Employment Insurance

You may be eligible for Employment Insurance if your service terminates and you are seeking other employment. Please ensure that on termination you receive a properly completed "Record of Employment" from the Payroll Department. This is necessary to determine your eligibility for Employment Insurance benefits. The local office of Human Resources Development Canada will provide you with the details of the procedures required to make a claim.

Taxation Of Premiums And Benefits

The following explanations describe the relevant Income Tax provisions at January 1, 2007.

Are Your Premium Payments Deductible From Your Income For Tax Purposes?

Deductions will be taken off your salary for your contributions to the following plans:

- ◆ Basic Medical Plan
- ◆ Extended Health Plan
- ◆ Dental Plan
- ◆ Short-Term Salary Indemnity Plan
- ◆ Long-Term Salary Indemnity Plan
- ◆ Basic Life Insurance
- ◆ Canada Pension Plan
- ◆ Employment Insurance Plan

Deductions will also be taken off your salary if you elect to participate in the optional life insurance, the optional accidental death and dismemberment insurance, the optional life insurance for dependent children and/or the group registered savings plan.

Your contributions to the Canada Pension Plan, Employment Insurance, the Teachers' Pension Plan and the group RSP are deducted from your income for income tax purposes, up to the limit which the Federal Government permits you to contribute.

Your contributions for the other coverages are not deductible.

What About The Contributions Made By The School District?

All of the School District's contributions towards your basic medical plan and basic life insurance must be treated as a taxable benefit and therefore must be included in your income for tax purposes. The amount of these taxable benefits will be reported by the School District on your annual T-4 slip.

Are The Benefit Payments Taxable?

Benefits received from the following plans must be included in your income for income tax purposes:

- ◆ Sick Leave Plan
- ◆ Teachers' Pension Plan
- ◆ Old Age Security
- ◆ Canada Pension Plan
- ◆ Employment Insurance
- ◆ Group Registered Savings Plan

Any benefits you may receive from the short-term salary indemnity plan, long-term salary indemnity plan or WorkSafe BC are not included in your income for income tax purposes.

HEALTH AND DENTAL BENEFITS

Highlights

Basic Benefits

- **Basic medical plan** covers doctors' bills and certain other medical expenses.
- **Extended health benefits** provides 80% of the first \$1,000 of eligible expenses per person per calendar year after you pay \$25 for you and your family. Further eligible expenses for that person within the same calendar year will be reimbursed at 100%.
- **Employee assistance plan** provides confidential counselling services.
- **Dental plan** provides 100% reimbursement for basic services, 80% reimbursement for major restorative services and orthodontic services for dependent children age 18 years and under.

Government Benefits

- **Hospital programs** cover the cost of in-patient accommodation and certain other services.
- **B.C. Pharmacare** provides 70% reimbursement for the cost of prescription drugs, after the deductible is reached. The deductible is based on family income.

Basic Medical Plan

The basic medical plan is provided through the Medical Services Plan of British Columbia. Coverage is available on you, your spouse and your eligible dependent children.

What Are The Benefits?

The Medical Services Plan of B.C. essentially pays for the following services:

- ◆ Medically required services of a physician or a specialist (such as a surgeon, anaesthetist, or a psychiatrist) when referred by your physician;
- ◆ Maternity care by a family physician or, if necessary, by a specialist when referred by your physician;
- ◆ Diagnostic X-ray and laboratory services;
- ◆ Dental and oral surgery when performed in a hospital; and
- ◆ Orthodontic service related to severe congenital facial abnormalities.

A brochure describing the full coverage under the basic medical plan is available from the Medical Services Plan of B.C. (1-800-663-7100)

What Do You Pay?

You pay 20% of the premiums for the Medical Services Plan. The School District pays the remaining 80% of the premiums.

Teachers on Call pay 100% of the premium.

Extended Health Benefits Plan

This coverage is designed to supplement the Medical Services Plan of B.C., B.C. Hospital Program and the B.C. Universal Pharmacare Drug Plan.

Coverage is provided for you, your spouse/partner and dependent children. Dependent children include:

- ◆ Unmarried children supported by you and under age 21;
- ◆ Unmarried children who are full-time students supported by you and are age 21 or over but under age 25; and
- ◆ Unmarried children supported by you who are age 21 or over but who are physically or mentally handicapped.

What Are The Benefits?

The plan will pay 80% of the first \$1,000 of all eligible expenses per person after you pay the first \$25 for you and your family each calendar year. Thereafter, the plan will reimburse further eligible expenses in that calendar year at 100% up to a calendar year maximum of \$1,000,000 per person.

The plan will pay for the following expenses:

- ◆ charges for hospital services and medical supplies not covered under the basic medical or provincial hospital program;
- ◆ the difference between standard ward and semi-private or private hospital accommodation in a hospital or the extended care unit of a hospital;
- ◆ cost of drugs and medicines, not covered by the Medical Services Plan of B.C. or the B.C. Universal Pharmacare Plan, that are dispensed by a licensed Pharmacist and require the written prescription of a licensed Physician or Dentist, including oral contraceptives, fertility drugs, nicotine patches (to a maximum of 98 patches per year based on the first claim), nicotine gum (to a maximum of 945 pieces of gum per year based on the first claim), insulin preparations, vitamin B12 for the treatment of pernicious anaemia and allergy serums when administered by a physician, but excluding vitamin preparations and erectile dysfunction drugs;
- ◆ Charges for licensed ambulance services and one attendant, if medically necessary, to and from the nearest

- ◆ Canadian hospital equipped to provide the type of care required, including emergency transport from one hospital to another if the original hospital has inadequate facilities. Air transport will be covered when time is critical and the patient's physical condition prevents the use of another means of transport;
- ◆ professional services of an acupuncturist, up to a maximum of \$100 per person per calendar year;
- ◆ professional services of a speech language pathologist, up to a maximum of \$100 per person per calendar year;
- ◆ professional services of a licensed chiropractor (including x-rays), naturopath (including x-rays) and podiatrist (including x-rays), up to a maximum of \$200 per practitioner per person each calendar year;
- ◆ professional services of a licensed massage practitioner and physiotherapist, up to a maximum of \$250 per practitioner per person each calendar year;
- ◆ professional services of a licensed psychologist up to a maximum of \$960 (no deductible or coinsurance applied) per person each calendar year;
- ◆ professional services of a registered nurse for a person with an acute condition in the person's home or in a hospital in the patient's province of residence;
- ◆ charges for the purchase and/or repair of eye wear when prescribed by a physician or optometrist to a maximum of \$240 per person in a two calendar year period (no deductible or coinsurance applied);
- ◆ charges for routine eye exams when performed by a physician or optometrist for individuals between the ages of 19 and 64 to a maximum of \$50 in a two year period (no deductible or coinsurance applied).
- ◆ charges for treatment of accidental injuries to the natural teeth or jaw. The accident must be due to a direct external blow to the mouth or face resulting in immediate damage to the natural teeth or prosthetics while you are insured for this benefit. The treatment must be received and completed within 52 weeks of the accident;
- ◆ charges that have been approved by the insurance company for testing equipment including insulin injectors, a glucose meter and monitor when prescribed by a physician

for the management of diabetes to a maximum lifetime benefit payable at 50% of the cost to a maximum of \$500. Only one (1) purchase for each item is allowed per person. Charges for repairs or replacements for the insulin pump, whichever is deemed most appropriate by the insurance company will only be considered after the warranty expiration date;

- ◆ charges for lymphedema pumps will be reimbursed at 50% to a lifetime maximum of \$3,000 per person. Only one purchase per person is allowed;
- ◆ charges for oxygen, blood and blood plasma;
- ◆ charges for ostomy and ileostomy supplies;
- ◆ charges for surgical stockings to a maximum of two pairs per person each calendar year ;
- ◆ charges for walkers, canes and cane tips, crutches, splints, casts, collars and trusses, but not elastic or foam supports;
- ◆ charges for rigid support braces and permanent prostheses (artificial eyes, limbs, larynxes and mastectomy forms). Myoelectrical limbs are excluded but the equivalent cost for standard prostheses will be reimbursed;
- ◆ charges for stump socks to a maximum of \$250 per person each calendar year ;
- ◆ charges for mastectomy brassieres to a maximum of three brassieres per person per six month period;
- ◆ charges for wigs and hairpieces required as a result of medical treatment for illness or injury to a lifetime maximum of \$500 per person;
- ◆ charges for custom-made orthopaedic shoes and repairs to these shoes, custom-made orthotics (one pair per calendar year), and modifications to stock item footwear (but excluding arch supports), for the proper management of congenital or post traumatic foot problems, when prescribed by a physician. It should be noted that Pes Planus and Metatarsalgia are not deemed to be congenital medical conditions. Replacements will only be covered when necessitated by normal wear and when there is a change in medical condition as prescribed by a physician. The maximum benefit payable for custom-made orthopaedic

shoes and orthotics is \$400 dollars per adults and dependents per calendar year;

- ◆ charges for hearing aids to a maximum of \$1,600 per person in a two calendar year period. Charges for repairs, replacement of batteries and re-charging devices up to a maximum of \$200 per person each calendar year;
- ◆ charges for standard durable medical equipment when rented from a medical supplier. If unavailable on a rental basis, or required for a long-term disability, purchase of these items may be considered. Pre-authorization is required for expenses in excess of \$5,000. Charges for repairs on purchased items are also covered. Reimbursement on rental equipment will be made on a monthly basis.

Standard durable equipment includes:

- manual wheelchairs, manual type hospital bed, electronic wheelchairs and hospital beds are only covered if patient is incapable of operating a manual wheelchair or hospital bed, otherwise the manual equivalent will be paid.
- medical monitors including heart monitors and cardiac screeners.
- Bi-osteogen systems when recommended by an orthopaedic surgeon and growth guidance systems.
- Breathing machines and appliances including respirators, compressors, percussors, suction pumps, oxygen cylinders, masks and regulators.
- Transcutaneous electric muscle stimulators (TEMS) required when all muscle tone is lost as a result of an injury or illness.

Is There Any Out-Of-Province Medical Coverage?

It is possible that you or your dependents may require emergency medical treatment while travelling outside your province of residence. In such a case, the Medical Services Plan of B.C. and the hospital plan would cover a portion of the cost and, generally speaking, the extended health benefits plan would pay for all or a portion of the cost of out-of-province emergency eligible medical expenses.

Specifically, the extended health benefits plan will pay for the following **eligible** medical expenses incurred in an **emergency** and while travelling outside your province of residence:

- ◆ charges for local ambulance services when immediate transportation is required to the nearest hospital equipped to provide the necessary treatment;
- ◆ charges for hospital room and supplies when confined as a patient or treated in a hospital, to a maximum of 90 days per person. The insurance company should be notified within 5 days of being admitted to a hospital. When the patient's condition is stabilized and with the approval of the attending physician, the insurance company may arrange to move the patient by licensed ambulance service to the hospital nearest the patient's home which is equipped and has space available to provide further medical treatment. If transportation would endanger the patient's health, the 90 day limit may be extended;
- ◆ charges for the services of a physician, laboratory and x-rays services;
- ◆ charges for prescription drugs in sufficient quantity to alleviate an acute medical condition;
- ◆ charges for other emergency medical services and/or supplies if they would have been covered in your province of residence;
- ◆ charges, limited to the most economical means of transportation, for a dependent child under 16 years of age to his/her place of residence in Canada in the event that you or your spouse is hospitalized and your child is left unattended. Arrangements for an escort to accompany the child will be made if necessary;
- ◆ charges, limited to the cost of one-way economy air fare transportation, for the delay of your or your spouse's return due to hospitalization of another insured person with whom you are travelling with;
- ◆ charges, limited to return economy air fare transportation, for one immediate family member to visit you or your dependents in the hospital. The hospitalized person must have been travelling alone and confined to a hospital for more than 7 day. An immediate family member is defined as a spouse, child, parent, brother or sister, or person with whom you normally reside;

- ◆ charges for any of the above air fares are limited to a combined maximum of \$5,000 per family per medical emergency;
- ◆ charges for accommodation for convalescence following hospitalization to a maximum of \$75 per day per patient for a maximum of 5 days per medical emergency;
- ◆ charges for commercial accommodation and meals for an immediate family member while staying with you or your dependents to a maximum of \$100 per day up to 7 days per family per medical emergency. Expenses only apply if the immediate family member had to travel to visit a patient, or if the immediate family member had to extend his or her stay beyond the scheduled date of return;
- ◆ charges relating to the return of your vehicle (excluding commercial transport vehicles) to your place of residence or the nearest appropriate rental agency in the event you are unable to return it due to a medical emergency to a maximum of \$500 per medical emergency; and
- ◆ charges for the repatriation of a deceased insured person to their place of residence to a maximum of \$5,000. In the event that the deceased person is cremated outside their province of residence, charges are limited to \$1,500.

Eligible emergency medical expenses will be reimbursed at 100%.

In addition, if you are referred by a physician in Canada to a hospital outside Canada for medical services which are unavailable in Canada, and for which there is not a medically sufficient alternative available in Canada, and you receive prior approval from the basic medical plan and the insurance company, expenses will be reimbursed under the same conditions and limits as if these expenses were incurred in your province of residence.

Emergency Travel Assistance

Travel assistance services are provided for you and your covered dependents when required as a result of a medical emergency which occurs while travelling outside your province of residence. Medi-assist will coordinate the following services:

- ◆ locate the nearest appropriate medical care;

- ◆ obtain consultative and advisory services and supervision of medical care by licensed physicians;
- ◆ investigate, arrange and coordinate medical evacuations and related transportation needs;
- ◆ arrange and coordinate the repatriation of remains; and
- ◆ replace lost or stolen passports, locate qualified legal assistance and local interpreters, and other incidental aid you and/or your dependent may require when in distress;

What Services Are Not Covered?

No benefit payments will be made for:

- ◆ items not specifically included as a benefit;
- ◆ general anaesthetic, medications used to prevent baldness or promote hair growth, food and mineral replacements or supplements, HCG injections, drugs not approved for sale and distribution in Canada and medications available without a prescription;
- ◆ any drug vaccine, item or service classified as preventive treatment or administered for preventive purposes, and which is not specifically required for treatment of an illness or injury;
- ◆ allergy testing unless rendered by a naturopath;
- ◆ personal comfort items, items purchased for athletic use, air humidifiers and purifiers and occupational therapy;
- ◆ services and supplies for cosmetic purposes;
- ◆ expenses covered or insurable under the Medical Services Plan of B.C., WorkSafe BC or other government plan;
- ◆ charges for completion of forms or written reports, communication costs, delivery and mailing or handling charges and charges for translating documents into English;
- ◆ expenses incurred outside your province of residence due to elective treatment and/or diagnostic procedures, or complications related to such treatment;

- ◆ expenses incurred outside your province of residence due to therapeutic abortion, childbirth complications of pregnancy occurring within two months of the expected delivery date;
- ◆ charges incurred outside your province of residence for continuous or routine medical care normally covered by the Medical Services Plan of B.C.;
- ◆ transportation charges incurred for elective treatment and/or diagnostic procedures or for health examinations of any kind;
- ◆ expenses for a dependent hospitalized at the time of enrolment;
- ◆ services of a physician who is related to or resident with you or your spouse/partner;
- ◆ fees for ambulance services when an ambulance is called but not used;
- ◆ medical expenses as a result of intentional self-inflicted injury or illness;
- ◆ treatment as a result of war, riot, insurrection or civil commotion;
- ◆ expenses incurred while on active duty in the military forces or in any civilian noncombatant unit which serves with such forces in combat; and
- ◆ treatment as a result of committing or the attempt to commit an assault or criminal offence.

What Do You Pay?

You pay 20% of the premiums for the extended health benefits plan. The School District pays the remaining 80% of the premiums for the plan.

Teachers on Call pay 100% of the premium.

Employee And Family Assistance Plan

The Employee and Family Assistance Plan is designed to provide you and your family with counselling regarding personal problems which become sufficiently intense that your ability to function effectively and safely both at work and at home, is jeopardized. Such counselling will be provided on a confidential basis, will assist you and your family in evaluating your concern and formulating an appropriate action plan.

Who Provides The Counselling Services?

Assessment and counselling services are provided by Wilson Banwell & Associates Ltd. This Firm has extensive experience in helping individuals evaluate and resolve problems.

Employees can request services by contacting the Vancouver office of Wilson Banwell & Associates directly (1-800-663-1142). Your appointment may be arranged at the Wilson Banwell office that is most convenient for you. Wilson Banwell has offices in Abbotsford, Surrey, White Rock, Coquitlam, Vancouver, North Vancouver and Richmond.

Who Is Covered?

Employees and their dependents are eligible for benefits under this plan, provided you and your dependents are covered under the extended health benefits plan.

What Are The Benefits?

The plan provides confidential, professional counselling with a clinical psychologist for a range of personal problems in the following areas:

- ◆ Work-related problems
- ◆ Marital or family problems
- ◆ Financial difficulties
- ◆ Alcohol or drug dependencies
- ◆ Emotional/psychological problems
- ◆ Bereavement

What Do You Pay?

The cost of the Employee Assistance Plan is included in the premium for the extended health benefits plan for which you pay 20%. The School District pays the remaining 80% of the premiums.

Dental Plan

The dental plan provides dental coverage for you, your spouse/partner and your dependent children. Dependent children include:

- ◆ unmarried children supported by you and under age 21;
- ◆ unmarried children who are full-time students supported by you and are age 21 or over but under age 25;
- ◆ unmarried children supported by you who are age 21 or over but who are physically or mentally handicapped and were covered under the plan prior to his or her 21st birthday.

What Are The Benefits?

You and your covered dependents are entitled to the following dental services when performed by a dentist.

Basic and Preventive Services

Based on the Dental Fee Schedule established by Pacific Blue Cross and the B.C. Dental Fee Guide, 100% payment will be made for the following services:

1. Diagnostic Services
 - a) Examinations
 - i) complete – provided the insurance company has not paid for any other exam by the same Dentist in the past six months and limited to one in a three year period.
 - ii) recall – up to two per calendar year.
 - iii) specific – provided the insurance company has not paid for any other exam by the same Dentist in the past 60 days.
 - b) X-rays
 - i) diagnostic
 - ii) panoramic – one per two year period.
 - iii) complete mouth series – one per three year period.

All x-rays combined shall not exceed the dollar limit for a complete mouth series.

c) diagnostic models— one set per calendar year.

2. Preventive Services

a) Scaling

b) Polishing – two per calendar year.

c) Topical application of fluoride – two per calendar year.

d) Fixed space maintainers.

e) Preventive restorative resins and pit and fissure.

3. Restorative Services

a) Fillings to restore tooth surfaces broken down as a result of decay – limited to a dollar amount equal to a five surface filling per tooth in a two-year period.

i) Amalgam (silver coloured) fillings.

ii) Composite (tooth coloured) fillings on permanent front (anterior and bicuspid) teeth only.

On permanent posterior (molar) teeth and all primary teeth, the insurance company will reimburse up to the amalgam rate for composite fillings.

b) Stainless steel crowns on primary and permanent teeth – once per tooth in a two-year period.

4. Endodontics – for the treatment of diseases of the pulp chamber and pulp canal including, but not limited to root canals – one per tooth in a five year period.

5. Periodontics – for the treatment of diseases of the soft tissue (gum) and bone surrounding and supporting the teeth, excluding bone and tissue grafts, but including the following:

a) Occlusal adjustment and recontouring.

- b) Root planning.
 - c) Gingival curettage – one per sextant in a five year period.
 - d) Osseous surgery – one per sextant in a five year period.
 - e) Bruxing guards – two appliances in a five year period (no benefit is payable for the replacement of lost, broken, or stolen bruxing guards).
6. Prosthetic Repairs
- a) Removal, repairs and recementation of fixed appliances.
 - b) Rebase and reline of removable appliances – subject to a combined limit of one per upper and one per lower prosthesis in a two year period.
 - c) Tissue conditioning – two per upper and two per lower prosthesis in a five year period.
 - d) Gold foil – only when used to repair existing gold restorations.
7. Surgical Services
- a) Extractions.
 - b) Other routine oral surgical procedures.
 - c) Anesthesia in conjunction with surgery subject to the dollar limit in the insurance company's Dental Fee Schedule.

Major Restorative Services

Based on the Dental Fee Schedule established by Pacific Blue Cross and the B.C. Dental Fee Guide, 80% payment will be made for the following services up to \$1,500 in each calendar year:

- 1. Prosthodontic Services
 - a) Removable including complete upper and lower dentures and partial upper and lower dentures.
 - b) Fixed bridges

2. Restorative Services

- a) Inlays and onlays
- b) Veneers
- c) Crowns and related services

All major restorative services will be subject to the following limitations:

- ◆ Only one inlay, onlay or another major restorative service on the same tooth will be covered in a five-year period.
- ◆ Crowns and fixed bridges on permanent posterior (molar) teeth are limited to the cost of the gold restoration.
- ◆ Only one upper and one lower denture (complete or partial) is eligible for reimbursement in a five-year period.
- ◆ No benefit is payable for the replacement of lost, broken or stolen dentures. Broken dentures may be repaired under basic dental services.
- ◆ Veneers, crowns, bridges, inlays and onlays are subject to the conditions outlined in the insurance company's Dental Fee Schedule. You will be responsible for the difference between the cost of the chosen material and the cost of alternative material.

Orthodontic Dental Services

Based on the Dental Fee Schedule established by Pacific Blue Cross and the B.C. Dental Fee Guide, 80% payment will be made for orthodontic services for your dependent children under age 19.

No benefit will be paid for the replacement of appliances which are lost or stolen or for services done for the correction of temporomandibular joint (TMJ) dysfunction.

What Is The Treatment Plan?

The Treatment Plan is a brief written report prepared by your dentist indicating the proposed dental services and the estimated cost. It is not mandatory for your dentist to submit a Treatment Plan, in order for you or your dependents to obtain benefits under the dental plan. However,

If you (or one of your covered dependents) require a particular dental service that is expected to exceed \$500 in cost, it is strongly recommended that you have your dentist prepare a Treatment Plan and submit it to the insurance company before the dental services commence. The insurance company will then be able to advise you regarding the portion of the cost covered by the dental plan, and the portion of the proposed services you will be required to pay.

What Services Are Not Covered?

No benefit payments will be made for:

- ◆ any charges not listed in the insurance company's Dental Fee Schedule;
- ◆ any charges in excess of those listed in the insurance company's Dental Fee Schedule;
- ◆ charges for broken appointments, oral hygiene or nutritional instruction, completion of forms, written reports, communication costs, or charges for translating documents into English;
- ◆ procedures performed for congenital malformations or for purely cosmetic reasons;
- ◆ charges for drugs, pantographic tracings and grafts;
- ◆ charges for implants and/or services performed in conjunction with implants, except as indicated in the insurance company's Dental Fee Schedule;
- ◆ anaesthesia not done in conjunction with surgery, and charges for facilities, equipment, and supplies;
- ◆ charges for services related to the functioning or structure of the jaw, jaw muscles, or temporomandibular joint;
- ◆ incomplete or temporary procedures;
- ◆ recent duplication of services by the same or different Dentist;
- ◆ any extra procedure that would normally be included in the basic services provided;

- ◆ services or items which would not normally be provided, or for which no charge would be made, in the absence of dental benefits;
- ◆ travel expenses incurred to obtain dental treatment.
- ◆ treatment as a result of war, riot, insurrection or civil commotion;
- ◆ expenses incurred while on active duty in the military forces or in any civilian noncombatant unit which serves with such forces in combat; and
- ◆ treatment as a result of committing or the attempt to commit an assault or criminal offence.

What Do You Pay?

You pay 20% of the premiums for the dental plan. The School District pays the remaining 80% of the premiums for the plan.

Teachers on Call pay 100% of the premium.

British Columbia Pharmacare Plan

British Columbia provides prescription drug benefits through the British Columbia Universal Pharmacare Plan.

What Are The Benefits?

All employees must register with B.C. Universal Pharmacare. The plan pays 70% of the cost of eligible prescription drugs in excess of the deductible. The deductible is based on family income as follows:

- If net family income is less than \$15,000 – no deductible
- If net family income is between \$15,000 and \$30,000 – the deductible is equal to 2% of your net income
- If net family income is over \$30,000 – the deductible is equal to 3% of your net income

Any expense of this nature up to the deductible may be claimed under the extended health benefits plan. The 30% of the cost not covered by Pharmacare may also be claimed under the extended health benefits plan.

What Do You Pay?

The B.C. Pharmacare program is funded through the premiums collected for the Medical Services Plan of B.C. and the province's general tax revenues.

British Columbia Hospital Program

Hospital services in British Columbia are provided through the B.C. Hospital Program.

What Are The Benefits?

The following specified hospital and out-patient services for you and your dependent are insured under the plan:

- ◆ Comprehensive in-patient hospital care at standard ward level;
- ◆ Necessary nursing services;
- ◆ In-patient laboratory, radiological and diagnostic procedures;
- ◆ Approved drugs, biologicals and medical supplies administered in hospital;
- ◆ Use of operating room, case room, anaesthetic facilities and routine surgical supplies;
- ◆ Radiotherapy, physiotherapy, occupational therapy, speech therapy, respiratory therapy and psychiatric therapy facilities where available; and
- ◆ Emergency out-patient treatment.

What Do You Pay?

The B.C. Hospital program is funded through the premiums collected for the Medical Services Plan of B.C. and the province's general tax revenues.

DISABILITY BENEFITS

Highlights

Basic Benefits

- **Sick leave plan provides** full salary for a length of time depending on the amount of sick leave credits accrued.
- **Short-term salary indemnity plan** provides a benefit of 50% of salary for up to 120 work days per disability, payable after the expiration of sick leave benefits.
- **Long-term disability plan** provides a benefit of 65% of the first \$2,083 of your monthly salary, plus 50% of the next \$3,333 of your monthly salary, plus 40% of the balance, payable after the expiration of sick leave credits and the termination of short-term salary indemnity benefits.

Government Benefits

- You may be eligible for **Employment Insurance** sickness benefits if you are not covered by the sick leave plan or short-term salary indemnity plan.
- If you qualify, you may be eligible for **Canada Pension Plan** disability benefits.
- **WorkSafe BC** provides benefits for job-related disabilities.

Sick Leave Plan

If you are absent from work as a result of disability caused by sickness or accident, your salary will be continued for a length of time depending on the amount of sick leave credits you have accumulated.

Sick leave credits are accumulated at the rate of one and one half days per calendar month in which you receive a salary from the School District (i.e. sick leave credits will not be accumulated during the months of July and August). Continuing and temporary teachers working less than full-time will accrue and be paid sick leave benefits on a pro-rated basis.

There is no maximum with respect to the number of days which can be accumulated. However, you may only use up to 120 days of sick leave in any one school year.

Short-Term Salary Indemnity Plan

The short-term salary indemnity plan provides you with short-term disability coverage on the first teaching day after the expiry of your sick leave allowance. The plan is administered by the British Columbia Teachers' Federation (BCTF).

What Does the Plan Cover?

This plan provides you with partial income continuance if you are disabled as a result of sickness or accident. To receive benefits, you must be unable to perform the normal duties of your teaching job.

What Are The Benefits?

You will receive a benefit equal to 50% of your salary plus your contribution to the Teachers' Pension Plan. The basic benefit will never be less than what would be provided by Employment Insurance. The maximum number of days for which short-term salary indemnity benefits will be paid is 120 teaching days for each disability. No benefits will be paid during the months of July and August.

If while in receipt of benefits from this plan, you become entitled to benefits from WorkSafe BC for the same accident or illness, or Employment Insurance, the benefits from this plan will be reduced by the amount of benefits from the WorkSafe BC or Employment Insurance plans.

Rehabilitative Employment

The plan will allow you to return to a reduced teaching assignment that has been recommended by a physician and has received prior approval by the plan administrator. Your benefit will be calculated on a pro-rated basis.

The plan will allow you to engage in any gainful employment other than teaching that has been recommended by a physician and approved by the plan administrator. You will continue to receive benefits under the short-term salary indemnity plan but the benefit will be reduced by any amount equal to 50% of the amount earned in rehabilitative employment.

What Happens if Your Disability Recurs?

If you return to full-time work and you are disabled again from the same or related causes before 90 consecutive calendar days have elapsed, you will be entitled to not more than the balance of the 120 teaching days maximum benefit period. If you return to work for more than 90 consecutive calendar days but less than 180 consecutive calendar days, you will be entitled for benefits for whatever number of days that remain from the initial 120 teaching days but not less than 75 teaching days. If you return to work after 180 consecutive calendar days or you become disabled from causes which are not related to your previous disability, you will be considered to have a new disability.

What Do You Pay?

You pay for the short-term salary indemnity plan.

Long-Term Salary Indemnity Plan

The long-term salary indemnity plan provides you with partial income continuance after your sick leave and short-term salary indemnity benefits are exhausted. Long-term disability benefits continue until you cease to be disabled, reach age 65 or earn 35 years of pensionable service, whichever occurs first.

The plan is provided by the British Columbia Teachers' Federation (BCTF) and administered by Great-West Life Assurance.

What Does The Plan Cover?

This plan covers disabilities which last longer than the duration of your sick leave benefits and the short-term salary indemnity benefits. During the first twelve months of disability payments, the disability must prevent you from performing the regular duties of your own teaching position. After that time, the disability benefit will continue only if your disability prevents you from engaging in any gainful employment for which you are, or could become, reasonably qualified by virtue of your education, training or experience.

To receive benefits, you must be under the continuous care and attendance of a legally qualified physician of medicine. If the disability is of a psychotic disorder, you must be under the continuous and personal care of a legally qualified psychiatrist.

What Are The Benefits?

You will receive a monthly benefit equal to 65% of the first \$2,083 of your monthly earnings, plus 50% of the next \$3,333 of monthly earnings, plus 40% of the balance.

The long-term disability benefit would be reduced by any monthly income benefits payable under the WorkSafe BC Act, by the amount of any disability benefits you may be entitled to from the Canada Pension Plan (excluding dependent benefits), and benefits received from a loss of income claim against a third party, or no-fault automobile insurance plan. Your long-term disability benefits will not be reduced as a result of subsequent Canada Pension Plan cost-of-living increases.

Rehabilitative Employment

The plan will allow you to engage in any gainful occupation that is recommended by a physician and approved by the plan administrator for the purposes of rehabilitation. In other words, you may return to your regular employment duties on a part-time basis, obtain another job which is of a less demanding nature than your

regular job with the School District or participate in a formal vocational training program.

Your long-term disability benefits will be reduced by earnings received from employment only if your total income from all sources exceeds 100% of pre-disability net earnings.

Cost-of-Living Adjustment

Once a long-term disability benefit is in payment it may be increased annually at the discretion of the BCTF, to a maximum of five percent per year. Any adjustment to the monthly benefit will occur on July 1st.

What Happens If Your Disability Recurs?

If you recover from total disability, the long-term disability benefits will cease. If you return to work on a full-time basis and become disabled again within 180 consecutive calendar days due to the same or related cause, the long-term disability benefits will recommence from the date the disability recurred. However, if the disability recurs after you have returned to full-time work for 180 consecutive calendar days, or if the disability results from causes which are not related to your previous disability, your disability benefits will be payable as if no previous disability existed.

If you return to your normal employment duties at a reduced salary and become disabled again within 180 consecutive calendar days due to the same or related cause, the long-term disability benefit will be based on the salary used to determine the initial benefit.

Are There Any Exclusions?

Coverage is made as broad as possible, however, some exclusions exist. As mentioned previously, you must be under the care of a legally qualified physician or psychiatrist in order to receive benefits. In addition, no benefits are payable for intentionally self-inflicted injuries or illnesses or injuries or illnesses incurred while in the service of the armed forces of any country.

What Do You Pay?

You pay for the long-term salary indemnity plan.

Additional Disability Benefits

Health Benefits

If you are receiving disability benefits from the BCTF short-term salary indemnity plan, **your basic medical, extended health benefits and dental plan** coverage will be kept in force throughout your disability. The Abbotsford District Teachers' Association will pay your portion of the cost of these plans.

If you are receiving disability payments from the BCTF long-term salary indemnity plan, you may elect to continue your health benefits at your own cost.

Death Benefits

If you become **totally disabled** before your 65th birthday, your **basic life insurance, optional life insurance on you and your spouse/partner, optional life insurance on your dependent children and the optional accident insurance** will be kept in force throughout your disability at no cost to you under the waiver of premium provision contained in the applicable policies. Satisfactory proof of disability must be submitted to the insurance company to obtain this continuation of coverage.

Pension Plan

If you are receiving benefits under the long-term salary indemnity plan you will continue to be credited with pensionable service towards your pension for as long as you are receiving the disability payments. You will not be required to make contributions to the pension plan while you are receiving long-term disability benefits.

The "highest average salary" used for calculating your pension will be the highest five year average salary you were earning when you became disabled, increased by a cost-of-living adjustment for each year you are disabled

If you:

- ◆ are not entitled to receive benefits under the short-term or long-term salary indemnity plan for any reason;
- ◆ are totally and permanently incapable of performing the duties of your own job;
- ◆ are under age 60; and

- ◆ have completed at least two years of contributory service:

you may apply for a disability pension. This pension is calculated in the same manner as a normal retirement pension payable at age 65 (see Retirement Benefits section).

Employment Insurance

If you have made Employment Insurance contributions for 600 hours of insurable employment in the last 52 weeks, you will be eligible for **sickness or maternity (pregnancy) / parental benefits** which vary according to your earnings and whether or not you have dependents. The maximum benefit for claims commencing in 2007 is \$423 per week.

You are not eligible for Employment Insurance sickness benefits while you are receiving benefits from the sick leave plan or short-term salary indemnity plan. However, if you suffer a loss of earnings as a result of sickness or injury and you are not covered under these plans, you may be eligible to draw Employment Insurance for up to 15 weeks. The number of weeks' benefits you will receive will depend on the nature of your disability.

A female employee who suffers a loss of earnings due to pregnancy may receive Employment Insurance benefits, provided she has worked a minimum of 600 hours in the previous 52 weeks. After a two week waiting period, maternity (pregnancy) benefits are payable for 15 weeks, and you have a choice as to when you collect the benefits. Benefit payments may begin as early as eight weeks before confinement and end as late as 17 weeks after confinement.

Parental benefits are payable in addition to maternity (pregnancy) benefits, after a two week waiting period, for 35 weeks. The parental benefits are available to natural or adoptive parents and can be received by either the mother or father, or shared between them.

Canada Pension Plan

There is a disability benefit payable under the Canada Pension Plan.

You and your dependents will qualify for the Canada Pension Plan benefit if you:

- ◆ are under the age of 65;
- ◆ are considered to be disabled within the meaning of the Canada Pension Plan legislation; and

- ◆ have made the required contributions to the plan for the minimum qualifying period.

What Are The Benefits?

The maximum disability benefit in 2007 is \$1,053.77 per month under the Canada Pension Plan. If you qualify for this benefit, any benefits you receive under the BCTF long-term salary indemnity plan will be reduced by the initial amount of the CPP disability benefit. Any increases in the CPP disability benefit due to cost-of-living adjustments will not further reduce the benefits you receive under the long-term salary indemnity plan.

In addition, if you have eligible dependent children and have made contributions for the minimum qualifying period, your children will each receive monthly disability benefits. The maximum benefit for dependent children of a disabled contributor is \$204.68 (2007) per month for each child under the Canada Pension Plan. The amount of CPP disability benefit you receive in respect of your dependent children, if any, will not reduce any benefits you receive under the BCTF long-term salary indemnity plan.

You are considered to be disabled for Canada Pension Plan purposes only if you have a physical or mental disability which is both "severe and prolonged". "Severe" means that you are incapable of pursuing any substantially gainful occupation. "Prolonged" means that the disability is likely to be long, continued and of indefinite duration, or is likely to result in death. You will be required to provide medical evidence in order for the Canada Pension Plan administration to assess your disability.

WorkSafe BC

You are covered by the WorkSafe BC Act for disabilities arising out of and in the course of your employment.

What Are The Benefits?

The disability benefit payable under WorkSafe BC is equal to 90% of your net average annual earnings at the date of disability, up to a maximum benefit of \$5,367 per month in 2007. WorkSafe BC also pays for medical and rehabilitation services.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Highlights

Optional Benefits

- **Optional accidental death & dismemberment insurance** is available for you and your family in units of \$10,000.

Government Benefits

- **WorkSafe BC** provides benefits for job-related accidents.

Optional Accidental Death & Dismemberment Insurance

This plan is completely optional and provided through the British Columbia Teachers' Federation (BCTF). It provides 24-hour-a-day accident protection for the amount of coverage you wish to buy on your own life and, if desired on the life of your spouse/partner and dependent children.

What Does The Plan Cover?

It covers accidents which might occur anywhere at any time, on or off the job, travelling or at home, including any type of air travel as a passenger.

The plan does not cover any loss resulting from suicide, attempted suicide or intentionally self-inflicted injury while sane or insane, losses caused through declared or undeclared war, while on full-time service in the armed forces, while you are piloting or acting as a member of the crew of an aircraft, or while travelling in an aircraft flying for any purpose other than transportation.

What Amounts Of Coverage Are Available?

If you are under 65 and participating in the BCTF optional life insurance plan, you may purchase any amount of optional accidental death & dismemberment insurance you desire in multiples of \$10,000 (minimum of \$10,000; maximum of \$500,000).

You may choose to participate in the family plan which provides coverage for your spouse/partner and dependent children. With respect to the optional accidental death & dismemberment insurance, spouse/partner and dependent children include:

- ◆ Your legal spouse or an individual who has been cohabitating with you in a conjugal relationship for at least 12 consecutive months;
- ◆ Unmarried children supported by you and under age 21;
- ◆ Unmarried children who are full-time students supported by you and are 21 or over but under 25;
- ◆ Unmarried children supported by you who are 21 or over but who are physically or mentally handicapped.

The amount of coverage is based on a percentage of the amount of optional accidental death & dismemberment insurance you have selected for yourself as shown the following table.

<i>Dependent Covered</i>	<i>Percentage of Insurance Coverage Paid</i>
Spouse only (no dependent children)	50%
Spouse and dependent children:	
- Spouse	40%
- Each Child	10%
No spouse but eligible dependent children:	
- Each Child	15%

Your coverage becomes effective when your optional life coverage becomes effective which is on the first day of the second month following approval of your application. If you are not actively at work on the date coverage would commence, the coverage for both you and your spouse will commence on the date you return to active employment.

For Teachers on Call, coverage will become effective on the first day of the month following the date your completed application is approved and your first month's premium has been received by the underwriter.

What Benefits Are Provided?

If the loss, loss of use or paralysis occurs as a result of and within 365 days following the date of an accident, one of the following percentages of your insurance coverage will be paid:

<i>For Loss Of</i>	<i>Percentage of Insurance Coverage Paid</i>
Life	100%
Both hands	100%
Both feet	100%
Both eyes	100%
One hand and one foot	100%
One hand and one eye	100%
One foot and one eye	100%
Speech and hearing	100%
One arm	75%

One leg	75%
One hand	66 2/3%
One foot	66 2/3%
One eye	66 2/3%
Speech or hearing	50%
Thumb and index finger of either hand	33 1/3%
Hearing in one ear	16 2/3%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%

Loss of a hand or a foot means complete severance at or above the wrist or ankle joint. Loss of an arm or leg means complete severance at or above the elbow or knee joint. Loss of an eye means the complete and irrecoverable loss of the entire sight of the eye as certified by a licensed physician. Loss of hearing or speech means the complete and irrecoverable loss of hearing or speech as certified by a licensed physician. Quadriplegia means permanent and irrevocable paralysis of both upper and lower limbs. Paraplegia means permanent and irrecoverable paralysis of both lower limbs. Hemiplegia means permanent and irrecoverable paralysis of upper and lower limbs of one side of the body. Loss of a thumb and index finger means complete severance at or above the metacarpophalangeal joint. Loss of use means a permanent, total and irrecoverable loss and must be continuous for a period of 12 months from the date of the accident. If you suffer more than one of the above losses as a result of the same accident, only the largest amount specified will be paid.

The amount specified above for the loss of two limbs, both eyes, one limb and one eye, speech and hearing in both ears or a thumb and index finger will be payable only when the double loss occurs as a result of the same accident.

In addition, if you are not found within the 365 days after the date of the disappearance, sinking or wrecking of the means of transport in which you were riding at the time of the accident, it will be presumed that you suffered loss of life from the accident.

If you or your dependents die due to an accident outside your city of residence, a repatriation benefit for preparing the deceased for burial or cremation and for transport of the body back to the city of residence will be paid up to a maximum of \$10,000.

If an injury due to accident requires you to undergo special training to engage in an occupation which you would not engage in, a rehabilitation benefit for such training will be paid up to a maximum of \$10,000.

Benefits under this insurance are not reduced by reason of any other insurance or compensation you may receive.

To Whom Are Benefits Paid?

Benefits for loss of your life are paid to your designated beneficiary under the optional life insurance plan. Any other benefits payable as a result of your dismemberment will be payable to you. Benefits for loss of your spouse's/partner's life or for your spouse's/partner's dismemberment will be payable to you.

When Does Your Coverage Terminate?

Your optional accidental death & dismemberment insurance will terminate automatically on the earliest of the following dates:

- ◆ the end of the month in which you are no longer eligible;
- ◆ the end of the month after you terminate your employment with the School District;
- ◆ the end of the month after you lose the right to recall under the collective agreement;
- ◆ September 30th following the date you turn 65, provided your employment is maintained until the end of the school year; or the end of the month after you turn 65 if employment is not continued;
- ◆ your spouses coverage will terminate on the earliest of the above dates and at the end of the month coincident with or next following the date on which he/she no longer qualifies as a spouse/partner;
- ◆ your dependent child's coverage will terminate at the end of the month coincident with or next following the date on which he/she no longer qualifies as a dependent child or when your optional life insurance terminates.

What Do You Pay?

You may purchase coverage under this plan at a substantially lower rate than would be available to you on an individual basis. Monthly premiums are summarized in the following table:

<i>Type of Coverage</i>	<i>Premium Rate Per \$10,000 Units of Coverage Payable for 10 months</i>	<i>Premium Rate Per \$10,000 Units of Coverage Payable for 12 months</i>
Teacher/Employee Only	\$0.30	\$0.25
Family	\$0.45	\$0.375

If your annual salary is payable over ten months, premiums will be deducted from your salary in ten equal amounts. If your salary is paid throughout the year, premiums will be deducted monthly.

Additional Accidental Death & Dismemberment Benefits

Worker's Compensation

You are covered by the WorkSafe BC Act for total and partial disability suffered as a result of dismemberment arising out of the course of your employment.

What Are The Benefits?

Benefit payments are usually in the form of a monthly benefit and are related to earnings and the degree of disability. The disability benefit payable under WorkSafe BC is equal to 90% of your net average earnings at the date of disability. In 2007, the maximum assessable annual earnings is \$64,400. WorkSafe BC also pays for medical and rehabilitation services.

DEATH BENEFITS

Highlights

Basic Benefits

- **Basic life insurance** provides coverage of three times your annual earnings (\$10,000 for Teachers on Call).

Optional Benefits

- **Optional life insurance** is available on you and your spouse/partner in \$10,000 units.
- **Optional dependent life insurance** is available on your dependent children in \$5,000 units.
- **Group registered savings plan** accumulated funds will be paid to your beneficiary or estate.

Government Benefits

- **Canada Pension Plan** provides a lump sum death benefit and if, eligible, a pension to your spouse and dependent children.
- **WorkSafe BC** provides benefits for job-related deaths.

Basic Life Insurance

Basic life insurance is payable in the event of your death from any cause before age 65 or retirement from the School District. It is payable in a lump sum to your beneficiary.

What Are The Benefits?

The amount of your basic life insurance is equal to three times your annual earnings, rounded to the next higher \$1,000 if not already a multiple of \$1,000 to a maximum benefit of \$250,000. For Teachers On Call, the amount of life insurance provided is equal to \$10,000.

Is There A Living Life Insurance Benefit?

Yes there is a Compassionate Assistance Program which you can apply for if you are suffering from a terminal illness where death will occur within 24 months. The Program provides a means for you, with the approval of the School District, to apply to borrow money from the life insurance provider on the security of your basic life insurance.

The maximum loan available under this program is the lesser of 50% of your life insurance coverage or \$50,000. The amount of the loan plus interest is paid out of your life insurance benefit proceeds. If you wish to apply for this benefit or require further information, please contact the Human Resources Department at the School District Office.

What Do You Pay?

You pay 20% of the premiums for the basic life insurance and the School District pays the remaining 80% of the premiums for the plan.

Teachers on Call pay 100% of the premium.

Optional Life Insurance

This plan is completely optional and provided through the British Columbia Teachers' Federation (BCTF) voluntary group insurance program. It provides life insurance protection for the amount of coverage you wish to purchase on yourself and/or your spouse/partner.

What Does The Plan Cover?

The optional life insurance plan pays benefits in the event of death from any cause. However, your benefits are not payable if the death occurs from suicide during the first two years of coverage.

What Coverage Is Available?

You may purchase \$10,000 units of group term life insurance on yourself and/or your spouse/partner at low age related rates. Coverage on your spouse/partner can be in addition to your coverage or instead of your coverage. The maximum coverage available is \$500,000 on you and \$500,000 on your spouse/partner. If you wish, you can insure your spouse/partner without insuring yourself.

The optional life insurance plan also provides you with a accidental death and dismemberment benefit which provides coverage if sickness or accidental injury results in any of the following losses within 365 days after the date of an accident or commencement of a sickness.

- ◆ Loss of one leg or arm
- ◆ Loss of one foot or hand
- ◆ Loss of hearing in one ear
- ◆ Loss of entire sight of one eye

The plan pays an amount equal to 20% of the amount of optional term life insurance that you purchased up to a maximum of \$20,000.

If the injury or sickness is the direct cause of your loss of life within 365 days of dismemberment, your amount of optional life insurance will be reduced by the amount paid under the dismemberment benefit.

Will A Medical Be Required?

To apply for this coverage, you must answer the questions contained in the application form and the insurance company will decide, based upon your application and other pertinent information which may be required, whether your application is approved.

The coverage becomes effective on the first day of the second month following approval of your application. If you are not actively at work on the date coverage would commence, the coverage for both you and your spouse will commence on the date you return to active employment.

For Teachers On Call, coverage will become effective on the first day of the month following the date your completed application is approved and your first month's premium has been received by the insurance company.

Who Are The Beneficiaries?

You and/or your spouse may designate a beneficiary of your choice.

What Do You Pay?

You may purchase coverage under this plan at a substantially lower rate than would be available to you on an individual basis. The monthly premium rates for you and your spouse/partner are based on your respective ages and on whether or not you smoke, as shown in the following table:

Age of Covered Individual	Your Monthly Premium Per \$10,000 Of Coverage Elected			
	10-Month Basis		12-Month Basis	
	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 35	\$0.58	\$0.72	\$0.48	\$0.60
35 - 39	0.65	0.84	0.54	0.70
40 - 44	0.92	1.20	0.77	1.00
45 - 49	1.51	1.98	1.26	1.65
50 - 54	2.71	3.54	2.26	2.95
55 - 59	4.34	5.64	3.62	4.70
60 - 64	6.68	8.70	5.57	7.25
65 - 69	9.52	14.40	7.93	12.00
70 and over	Coverage Terminates			

For example, if you elect \$50,000 coverage on your 37 year old non-smoking wife, your monthly premium would be \$3.25 payable over 10 months or \$2.70 payable over 12 months.

If your annual salary is payable over ten months, premiums will be deducted from your salary in ten equal amounts. If your salary is paid throughout the year, premiums will be deducted monthly.

You are considered a non-smoker for the purposes of this plan if you have not smoked any cigarettes for the 12 months immediately prior to your application for optional life insurance.

Optional Life Insurance For Dependent Children

This plan is completely optional and provided through the British Columbia Teachers' Federation (BCTF) voluntary group insurance program. It provides life insurance protection for your dependent children which include:

- ◆ Unmarried children supported by you and under age 21;
- ◆ Unmarried children who are full-time students supported by you and are 21 or over but under 25;
- ◆ Unmarried children supported by you who are 21 or over but who are physically or mentally handicapped.

What Coverage Is Available?

If you are participating in the BCTF optional life insurance plan, you may purchase \$5,000 units of term life insurance on each of your dependent children up to a maximum of \$10,000 per child. Each dependent child must be covered for the same amount of coverage.

If both you and your spouse are a Teacher, only one of you may apply for coverage on your dependent children.

To Whom Are Benefits Paid?

All benefits under the dependent life insurance plan are payable to you.

What Do You Pay?

You pay the premium for this coverage. The premium rate on a 10-month basis is \$0.90 per \$5,000 units of coverage elected. The premium rate on a 12-month basis is \$0.75 per \$5,000 units of coverage elected. If your annual salary is payable over ten months, premiums will be deducted from your salary in ten equal amounts. If your salary is paid throughout the year, premiums will be deducted monthly.

Additional Death Benefits

Health and Dental Benefits

If you should die while covered for the Medical Services Plan of B.C., the extended health benefits plan and/or the dental plan, the coverage provided under these plans for your dependents will continue for six months after your date of death. If your dependents obtain coverage under another group insurance policy or cease to be dependents as defined in the Health Benefits Section of this booklet, the coverage will terminate.

Accident Benefits

If your death is a result of an accident and you have coverage under the optional accidental death & dismemberment insurance plan, your beneficiary will receive a further benefit from this plan.

Please refer to the Accidental Death & Dismemberment Benefits Section for details.

Pension Plan

If you should die in service and have contributed to the plan for two years or have attained age 60, your legal spouse will be entitled to a pension for life. You always have a beneficiary while in the plan. By default, it is your spouse, unless your spouse has waived this right so that another beneficiary can be named. If you do not have a spouse and you have not named a beneficiary, your beneficiary is your estate. If your beneficiary is not your spouse and is your estate, the amount payable would be the greater of your contributions plus interest or the commuted value of your pension benefit.

If you die before meeting these requirements your legal spouse (or named beneficiary if other than your spouse) will receive a refund of all your contributions to the plan plus interest. If you leave neither a spouse nor a beneficiary, the refund will be paid to your estate.

If you die after retirement, the benefit, if any, will depend on the form of pension chosen by you at retirement. Please refer to the Retirement Benefits Section for details on the forms of pension available to you.

Group Registered Savings Plan

If you have contributed to the BCTF-sponsored group registered savings plan, and you die before you retire, the value of your account under the plan will be paid to your beneficiary. If your beneficiary is your spouse, your spouse may receive the benefit in the form of an annuity, transfer the benefit tax-free to an RRSP in his or her name, or receive the benefit as a taxable lump sum payment.

Canada Pension Plan

Three types of death benefits are payable under the Canada Pension Plan:

- ◆ Lump sum death benefit payable to your estate, equal to 6 times your monthly retirement pension up to a maximum death benefit of \$2,500 (2007).
- ◆ Surviving spouse's pension which is dependent upon you making contributions for a minimum period, your spouse's age, whether you are survived by a dependent child and whether your spouse is disabled. In 2007, the maximum monthly surviving spouse's pension for a spouse under age 65 is \$482.30. For surviving spouses over age 65, the maximum monthly surviving spouse's pension is \$518.25 (2007).
- ◆ Orphan's benefit, which is dependent upon you making contributions for a minimum qualifying period. The monthly benefit is payable to your dependent children, regardless of whether your spouse is alive, or whether the children live with your spouse. In 2007, the orphan's benefit is \$204.68 per month for each child. This benefit is payable up to age 18 as long as the child remains unmarried, or, if the child is in full-time attendance at school and unmarried, the benefits continue to age 25.

WorkSafe BC

In the event of your death arising out of and in the course of your employment, a death benefit would be payable under the Workers' Compensation Act of British Columbia.

The death benefits payable under WorkSafe BC are based on your earnings and the number and type of your dependents.

For example:

- ◆ If you are earning \$40,000 annually and leave a widow or widower and three children under age 18, they would receive a monthly pension of \$2,769 (2007).
- ◆ If you are earning \$40,000 annually and leave a widow or widower and one child under age 18, they would receive a monthly pension of \$2,239 (2007).
- ◆ If you leave a surviving widow or widower under age 50 and no dependent children, he or she would receive a monthly pension of \$1,131 (2007).

In addition to the above death benefits, WorkSafe BC pays up to \$7,718 for funeral and incidental expenses relating to the death, plus a maximum benefit of \$1,219 for transportation of the body, if required, plus a lump sum of \$2,280 to dependent widows and widowers (2007).

RETIREMENT BENEFITS

Highlights

B.C. Pension Corporation Benefits

- **Teachers' Pension Plan** provides a maximum pension of 2% of the average of your highest five salary years for each year of pensionable service.

Optional Benefits

- You may choose to participate in the **group registered savings plan**.

Government Benefits

- If you qualify, you may be eligible for **Canada Pension Plan** benefits and/or **Old Age Security** benefits.

Teachers' Pension Plan

Pension benefits are provided under the British Columbia Teachers' Pension Plan. This plan is administered by the Pension Corporation of the British Columbia government. The Teachers' Pension Plan provides benefits in the event of your retirement, death, disability or termination of employment. The amount of retirement income is based on your pensionable service and your best five years' average salary. The pension and your contributions are integrated with the Canada Pension Plan.

More detailed information concerning the Teachers' Pension Plan is available from the School District's Human Resources Department or on the Pension Corporation's web site (www.pensionsbc.ca) or by contacting the Pension Corporation directly at 1-800-665-6770.

Group Registered Savings Plan

The group registered savings plan is completely voluntary. You choose whether you want to participate, how much you contribute and how you want your contributions invested.

The group RSP provides you with a convenient way to supplement your income at retirement. Since contributions to the plan are tax deductible, you reduce your income taxes while you save.

Joining The Plan

All Teachers are eligible to join the plan. To join the plan, complete the enrolment forms which are available from the Human Resources Department.

Your Contributions

You may elect to contribute by payroll deduction, in a lump sum, or both. When contributions are made by payroll deduction, you choose the amount you wish to contribute. You can also transfer funds into this Plan from registered plans with other financial institutions or from a previous employer.

The maximum contribution you can make to an RSP are governed by the Canada Customs and Revenue Agency limits. For any tax year, the maximum contribution limit is the lesser of 18% of your earned income for the previous year or \$19,000 (2007).

If you are a member of the Teachers' Pension Plan, your contribution limit will be reduced by your "Pension Adjustment" (PA) for the preceding tax year. The PA is based on the pension benefit you earned under the pension plan and is shown on the T4 slip you receive from the School District each year.

The Canada Customs and Revenue Agency advises you of your RSP contribution limit on the Notice of Assessment you receive after you file your Income Tax Return each year. Any amounts transferred from other registered plans are in addition to these contribution limits.

If, at any time, you wish to change your contribution amount or cease contributing to the Plan, you may do so subject to written notice.

Contributions To Spousal Accounts

Contributions (deductible from your income for tax purposes) may be made to an account in your spouse's name for the purpose of income splitting in retirement.

Investment Options

Your contributions can be invested in any one or a combination of funds offered by the RSP provider.

Your contributions to the plan will be allocated according to your instructions and at any time in the future you can change your investment instructions for future contributions or transfer all or a portion of your balance from one investment to another.

Withdrawals During Employment

You may withdraw all of your funds at any time while you are employed with the School District. The amount withdrawn may be taken in cash (subject to withholding tax), or transferred tax-free to another RSP of your choice.

Tax Receipts

Each year you will receive two income tax receipts in respect of your contributions. One receipt will be for contributions made in the first 60 days of the year and one will be for the contributions made between March 1st and December 31st of the year.

Under the Income Tax Act, you have the option of claiming any RSP contributions made in the first 60 days of the year as a deduction for either the previous or the current year.

Statements

You will receive statements showing your opening and closing balance and all transactions in each investment option to which you have allocated contributions each calendar year quarter.

Further Information

Information pamphlets and enrolment forms are available in the Human Resources Department.

Additional Retirement Benefits

Health and Dental Benefits

If you elect to draw pension when you retire, you may have Medical Services Plan, extended health benefits and dental benefits coverage. The portion of premiums for these plans that you must pay is based on your pensionable service at the time of your retirement and is determined by the Pension Corporation.

Canada Pension Plan

The Canada Pension Plan provides a monthly pension starting as early as age 60 and continuing for as long as you live. The amount of the pension is determined by your years of participation, your earnings and the government-established earnings ceiling. The maximum retirement benefit in 2007 for a person retiring at age 65 or older is \$863.75 per month.

Old Age Security Pension Plan

You may also qualify for benefits under the Old Age Security Pension Plan. The Old Age Security benefit is \$491.93 (January 2007) and is subject to quarterly cost-of-living adjustments. Your spouse will also be eligible for an Old Age Security pension at age 65.

Optional Life, Accidental Death & Dismemberment and Dependent Life Insurance

If you retire after age 55 but before age 70, you may apply within 31 days of retirement to continue all or part of your and/or your spouse's/partner's optional life insurance under the BCTF voluntary group insurance program. You must have had the coverage in force for the six months immediately preceding your retirement date and not be on waiver of premium.

If you continue your optional life insurance, you may also elect to continue your optional accidental death & dismemberment insurance and dependent life insurance.

Your insurance may continue with no further increases in benefits to the end of the month in which you attain age 70. If your spouse/partner attains age 70 prior to you, then all coverage on your spouse will terminate at the end of the month in which he or she attains age 70.

Premiums, if applicable, must be paid by you annually and in advance.

TERMINATION OF SERVICE

Highlights

Basic Benefits

- **Basic medical plan, extended health benefits plan and dental plan** covers you and you dependents until the end of the month in which your employment terminates.
- **Basic Life insurance** allows conversion to an individual policy.

Optional Benefits

- **Optional life insurance** (you and / or your spouse / partner) allows conversion to individual policies.
- **Group registered retirement savings plan** allows you to transfer to another RRSP, another employer's pension plan or RRSP or receive a taxable lump sum payment.

Government Benefits

- **Employment Insurance** provides unemployment benefits if you are unemployed.

TERMINATION OF SERVICE

If you leave the School District, your employee benefit plans sponsored by the School District of Abbotsford will be terminated. However, you will be provided with privileges or rights under some of the School District- and government-sponsored plans. Those plans which contain privileges or rights are discussed below.

Health and Dental Benefits

Your basic medical plan (Medical Services Plan of B.C.), extended health benefits and dental plan covers you and your dependents up to the last day of the month in which you terminate employment. Beyond this date you would normally be provided with coverage under your new employer's plans. If not, it is your responsibility to provide your own coverage.

Your basic life insurance, basic medical plan, extended health benefits and dental benefits will be continued until September 30th if your employment ceases during the month of June of the same year.

Death Benefits

You may convert your basic life and optional life insurance to any standard individual life insurance policy offered by the insurance company, up to the value of your basic and optional life insurance minus any group term or optional life insurance you become eligible for within 31 days, or \$200,000, whichever is less. To qualify for these individual policies, you must make application to the insurance company within 31 days after your termination. If you should die during this 31-day period, the amount of your life insurance will be paid to your beneficiary.

In addition, your spouse's/partner's optional life insurance can be converted to an individual policy up to the total value of his or her life insurance, on the date of your termination minus any optional group term life insurance which he or she may become eligible for within 31 days, or \$200,000, whichever is less. Application for an individual policy on your spouse/partner must be made within 31 days after you terminate. The amount of your spouse's optional life insurance would be paid if he or she died within the 31 day period.

Pension Plan

If you are leaving the School District to work for another School District, another B.C. public sector employer or another public sector employer in Canada with which B.C. has a portability arrangement, you may transfer certain of your pension rights to your new pension plan. You

should contact the Pension Corporation to enquire if portability arrangements are available and what other options are available to you.

Registered Retirement Savings Plan

If you have participated in the BCTF-sponsored group registered retirement savings plan and you leave the School District, you may elect any one of the following options:

- ◆ Transfer accumulated funds to another RRSP;
- ◆ Transfer accumulated funds to another employer's pension or retirement savings plan; or
- ◆ Receive accumulated funds as a lump sum payment (income tax will be withheld from the payment).

Employment Insurance

If you have made Employment Insurance contributions for the required qualifying period and you are seeking employment, you will be eligible for unemployment benefits which vary according to your earnings. The maximum benefit for claims commencing in 2007 is \$423 per week. Weekly benefits will continue, for as long as you are eligible, up to a limit determined by the number of weeks you contributed during the qualifying period and the unemployment rate in the region where you live.