

Group Life Insurance Providers and Provisions

Local	Plan	Basic Life Schedule	Age Reduction	Termination Age	Overall Maximum
#01 Fernie	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#02 Cranbrook	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#03 Kimberley	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	No reduction	Earlier of age 65 or retireme	\$500,000
#04 Windermere	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	No reduction	Earlier of age 65 or retireme	\$500,000
#07 Nelson	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#10 Arrow Lakes	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#17 Princeton	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	No reduction	Retirement	
#17 Princeton	BCPSEA Buying Group - Sun Life	<35 yrs: 3 X, 35-44: 2 1/2 X, 45-54: 2 X, >55: 1 1/2 X	No reduction	Earlier of retirement or 65th	\$100,000
#18 Golden	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	No reduction	Earlier of age 65 or retireme	\$500,000
#19 Revelstoke	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#20 Kootenay Columbia	BCPSEA Buying Group - Sun Life	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction (early retiree coverage of \$25,000 available)	Age 65	\$130,000
#22 Vernon	Pacific Blue Cross	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Earlier of age 65 or retireme	\$300,000
#23 Central Okanagan	BCPSEA Buying Group - Sun Life	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	50% at the end of the school year employee attains age 65	Retirement	\$1,000,000
#27 Cariboo-Chilcotin	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#28 Quesnel	BCPSEA Buying Group - Sun Life	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	50% at age 70	Retirement	\$250,000
#31 Nicola Valley	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	No reduction	Retirement	
#31 Nicola Valley	BCPSEA Buying Group - Sun Life	<35 yrs: 3 X, 35-44: 2 1/2 X, 45-54: 2 X, >55: 1 1/2 X	No reduction	Earlier of retirement or 65th	\$100,000
#33 Chilliwack	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#34 Abbotsford	Manulife	3 x Annual Earnings	No reduction	Earlier of age 65 or retireme	\$250,000
#35 Langley	Manulife	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	50% on Oct. 1 following age 65	Retirement	\$500,000
#36 Surrey	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#37 Delta	Manulife	Flat \$100,000	No reduction	Retirement	\$100,000
#38 Richmond	Pacific Blue Coss	4 x Annual Earnings	No reduction	Age 70	\$500,000
#39 Vancouver	BCPSEA Buying Group - Sun Life	3x (< age 35), 2.5x (age 45-55), 2x (age 55-59), 1.5x (>age 60)	No reduction	Retirement	\$400,000
#40 New Westminster	BCTF/BCSTA Plan A	3x (< age 45), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#41 Burnaby	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#42 Maple Ridge	BCPSEA Buying Group - Sun Life	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)*	No reduction	August 31 following Age 65	\$150,000

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#43 Coquitlam	BCPSEA Buying Group - Sun Life	Employee elects 2.5 times Category 5 minimum salary stated in the Teacher's salary scale adjusted to the nearest multiple of \$1,000. Teaching Staff with Dependents: Basic Amount of Insurance - 2.5 times Category 5 minimum salary stated in the Teacher's salary scale adjusted to the nearest multiple of \$1,000, or if the employee elects, Optional Amount of Insurance - the percentage of the Employee's annual basic earnings, shown in the table below, the result adjusted to the nearest multiple of \$1,000 subject to a maximum benefit of 600% of the Category 5 minimum salary stated in the Teacher's salary scale. Under age 35: 400% of annual earnings Age 35-40: 375% of annual earnings Age 41-45: 350% of annual earnings Age 46-50: 325% of annual earnings Age 51-55: 300% of	No reduction	Earlier of age 65 or retirement	600% of the Category 5 minimum salary stated in the Teacher's salary scale
#44 North Vancouver	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#45 West Vancouver	BCTF/BCSTA Plan B	3 x Annual Earnings	50% at age 65	Earlier of age 65 or retirement	\$400,000
#46 Sunshine Coast	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#47 Powell River	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#48 Howe Sound	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#49 Central Coast	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#50 Haida Gwaii	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#51 Boundary	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#52 Prince Rupert	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#53 South Okanagan Similkameen	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	50% at age 65 (\$50,000 max)	Age 70	\$400,000
#54 Bulkley Valley	Manulife	3 x Annual Earnings	50% at age 65	Retirement	\$300,000
#55 Burns Lake	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#56 Nechako	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#57 Prince George	BCTF/BCSTA Plan B	3 x Annual Earnings	50% at age 65	Retirement	
#59 Peace River South	Manulife	2 x Annual Earnings	No reduction	Earlier of age 65 or retirement	\$150,000
#60 Peace River North	Manulife	3 x Annual Earnings	No reduction	Retirement	\$300,000
#61 Greater Victoria	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#62 Sooke	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	50% at normal retirement	Retirement	\$500,000
#63 Saanich	Manulife	3 x Annual Earnings	50% at age 65*	Retirement	\$300,000
#64 Gulf Islands	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#65 Cowichan	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#66 Lake Cowichan		3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Earlier of age 65 or retirement	\$200,000
#67 Okanagan Skaha	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#68 Nanaimo	BCPSEA Buying Group - Sun Life	See notes	50% on Oct. 1 following age 65	Last day of the month of the	\$500,000
#69 Qualicum	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	50% at age 65	Retirement	\$300,000
#70 Alberni	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#71 Comox	Manulife	3 x Annual Earnings	Reduces to 1.5X earnings @ 65	Retirement	\$800,000
#72 Campbell River	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	

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#73 Kamloops Thompson 26	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#73 Kamloops Thompson 24	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	50% at age 65	Earlier of age 65 or retirement	\$350,000
#74 Gold Trail		3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)		Earlier of age 70 or retirement	\$250,000
#74 Gold Trail		2.5 x Annual Earnings	No reduction	Retirement	\$600,000
#75 Mission	Manulife	3 x Annual Earnings	16.7% reduction age 35, 45, 55	September 30 following age	\$170,000
#78 Fraser-Cascade	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Age 65 or 5 yrs after retire	\$120,000
#78 Fraser-Cascade	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#80 Kitimat	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	No reduction	See notes	\$300,000
#81 Fort Nelson					
#83 North Okanagan-Shuswap 21	BCTF/BCSTA Plan B	3 x Annual Earnings	50% at age 65 (\$50,000 max)	Age 70	\$400,000
#83 North Okanagan-Shuswap 89	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#84 Vancouver Island West	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#85 Vancouver Island North	Pacific Blue Cross	3 x Annual Earnings	No Reduction	June 30 following Retirement	\$300,000
#86 Creston Valley	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	
#87 Stikine	BCPSEA Buying Group - Sun Life	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (> age 55)*	50% at age 65	Retirement	\$200,000
#88 Terrace	BCPSEA Buying Group - Sun Life	3 x Annual Earnings	No reduction	See notes	\$300,000
#92 Nisga'a	BCTF/BCSTA Plan A	3x (< age 35), 2.5x (age 35-44), 2x (age 45-54), 1.5x (>age 55)	No reduction	Retirement	
#93 SEPF	BCTF/BCSTA Plan B	3 x Annual Earnings	No reduction	Retirement	

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