



Benefit Programs

Overview

This publication summarizes the primary benefits available to members of the Saskatchewan Teachers' Federation who are employed on a continuing, replacement or temporary contract with at least 20 teaching days. (Substitute teachers are eligible for benefits under the Saskatchewan Teachers' Retirement Plan only.)

Benefits are available to Saskatchewan teachers from a variety of sources. Most of these benefit programs are administered by either the Federation or the Saskatchewan Teachers' Superannuation Commission.

Teachers may also have access to benefits through their employing school board or local collective bargaining agreement, as well as various branches of the provincial and federal government.

For further information on any of the benefit programs described herein, please contact the benefit provider indicated in each section.

Enrolment in Group Benefits

Members must enrol in the group benefits program in order to be eligible for benefits.

An **Enrolment** form must be completed and signed by the member and the employing school board each time the member signs a new permanent, replacement or temporary contract. Substitute teachers must complete an enrolment form on the first occasion of substitute teaching to enrol in the pension plan.

Member information will be forwarded to the Saskatchewan Teachers' Superannuation Commission for enrolment in the dental plan.

Changes to Personal Information or Contract Status

To ensure receipt of all eligible benefits, it is important for members to advise the Federation of any changes to their personal information, contract status or spouse/dependant information. In such cases, an STF Change of Information form should be completed and returned to the Federation.

The Enrolment form and the Change of Information form are available on the Federation website (www.stf.sk.ca) or from the member's school board office.

Members can update their address, personal information and health plan spouse/dependant information online in the MySTF section of the Federation website.

Members must advise the Saskatchewan Teachers' Superannuation Commission of any changes in their personal information by completing a Teachers' Dental Plan Change of Information form. This form is available on the Commission's website at www.stsc.gov.sk.ca or by calling 1-877-364-8202 or 306-787-8814 in Regina.

Health Care

STF Members' Health Plan

The Members' Health Plan, administered by the Saskatchewan Teachers' Federation, provides teachers and their dependants with coverage for eligible prescription drugs, vision and other health-care expenses, as well as emergency medical expenses incurred while travelling outside of Canada.

The processing and payment of all health-care claims has been outsourced to Great-West Life.

For information regarding eligibility and coverage or to receive a copy of the Members' Health Plan booklet, please visit the Federation website or contact the Members' Health Plan.

Tel: 1-800-667-7762 or 306-373-1660 in Saskatoon • Fax: 306-374-1122
Email: health@stf.sk.ca • Website: www.stf.sk.ca

For inquiries about health claims that have been submitted, please contact Great-West Life at 1-800-957-9777. Members can also obtain information about their claims or submit a claim online by registering for Great-West Life GroupNet at www.greatwestlife.com > GroupNet for Plan Members.

Dental Care

Teachers' Dental Plan

Coverage for preventative, routine, orthodontic and major restorative dental services for teachers and their dependants, is provided under the Teachers' Dental Plan. This plan is administered by the Saskatchewan Teachers' Superannuation Commission.

Further information regarding eligible services and coverage levels is available by contacting the Saskatchewan Teachers' Superannuation Commission or visiting their website.

Tel: 1-877-364-8202 or 306-787-6440 in Regina • Fax: 306-787-1939
Website: www.stsc.gov.sk.ca

Dental claim inquiries may be directed to Sun Life Financial at 1-800-361-6212.

Maternity Leave

Supplemental Employment Benefits Plan

The Supplemental Employment Benefits Plan supplements employment insurance benefits for birth mothers. In most circumstances, this benefit can be claimed for teaching days lost during a 17-week presumptive period beginning on the estimated date of birth or the date of delivery, whichever is earlier.

Benefits and procedures are outlined in the Provincial Collective Bargaining Agreement. Additional information is also available in the STF *Maternity/Parental Leave and Benefits* publication, which can be found on the Federation website. Please contact your school board office or the Federation for more information.

Tel: 1-800-667-7762 or 306-373-1660 in Saskatoon • Fax: 306-374-1122
Email: stf@stf.sk.ca • Website: www.stf.sk.ca

Employment Insurance Benefit

Benefits for maternity and parental leave for a newborn or adopted child are available to individuals who qualify. Supplemental employment benefits are dependent on your qualifying for employment insurance benefits.

Tel: 1-800-206-7218 • Website: www.servicecanada.gc.ca

Sick Leave

The Provincial Collective Bargaining Agreement outlines entitlements for Federation members who cannot teach because of sickness, the health of a fetus, medical appointments and other causes as specified in the Agreement.

The Agreement is available on the Federation website or by contacting the Federation office. You can also contact a senior administrative staff member if you have any questions or concerns regarding sick leave.

Tel: 1-800-667-7762 or 306-373-1660 in Saskatoon • Fax: 306-374-1122
Email: stf@stf.sk.ca • Website: www.stf.sk.ca

Long-Term Disability

Income Continuance Plan

The Income Continuance Plan provides disability income in the event that a medical disability prevents a teacher from working after all sick leave benefits have been exhausted. Teachers must apply for these benefits.

Benefits payable from this plan are reduced by all or a portion of disability benefits and retirement benefits received from other sources including the Saskatchewan Teachers' Disability Benefits Plan and Canada Pension Plan. The Income Continuance Plan benefit period is limited for teachers on a temporary or replacement contract.

Rehabilitative services that support the recovery process and re-entry into active employment are also provided. Please contact ICP to determine if purchase of extended benefit is advisable when on leave of absence from teaching.

Contact the Income Continuance Plan for further information or visit the Federation website.

Tel: 1-800-667-7762 or 306-373-1660 in Saskatoon • Fax: 306-374-1122
Website: www.stf.sk.ca

Saskatchewan Teachers' Disability Benefits Plan

The Saskatchewan Teachers' Disability Benefits Plan provides disability income for members of the Saskatchewan Teachers' Superannuation Plan who have 10 years of eligibility service. Members of the Saskatchewan Teachers' Retirement Plan are not eligible for benefits from this Plan.

Detailed information is available by contacting the Saskatchewan Teachers' Superannuation Commission or visiting their website.

Tel: 1-877-364-8202 or 306-787-6440 in Regina • Fax: 306-787-1939
Website: www.stsc.gov.sk.ca

Canada Pension Plan Disability Benefit

To be eligible for Canada Pension Plan disability benefits, the member must be a contributor, and the disability must be considered to be severe and prolonged.

To access online services or to obtain publications and information, contact Service Canada.

Tel: 1-800-277-9914 • Website: www.servicecanada.gc.ca

Counselling Services

Counselling Services Coverage Under the STF Members' Health Plan

Out-of-hospital services of a licensed, certified or registered psychologist or social worker are a covered expense under the Members' Health Plan. For information regarding reimbursement levels and maximums, including the plan booklet, visit the Federation website or contact the Members' Health Plan.

Tel: 1-800-667-7762 or 306-373-1660 in Saskatoon • Fax: 306-374-1122
Email: health@stf.sk.ca • Website: www.stf.sk.ca

Income Continuance Plan Counselling Services

As part of the Income Continuance Plan, the Saskatchewan Teachers' Federation provides confidential, self-referral counselling services.

Tel: 1-800-665-5594 or 306-373-8388 in Saskatoon • Fax: 306-374-1122
Website: www.stf.sk.ca

Employee Assistance Plans or Employee and Family Assistance Plans

Many school divisions offer confidential counselling services through employee or employee and family assistance plans. Contact your school division for further information.

Life Insurance

Teachers' Group Life Insurance

This insurance program provides life and accidental death and dismemberment coverage for teachers. All teachers on contract participate in this program. Coverage levels are determined through the provincial collective bargaining process and premiums are paid equally by teachers and the provincial government. The Teachers' Group Life Insurance Plan is administered by the Saskatchewan Teachers' Superannuation Commission.

Teachers not on payroll at the beginning of the school year should contact the Saskatchewan Teachers' Superannuation Commission for information as to how to enrol.

Further information is available by contacting the Saskatchewan Teachers' Superannuation Commission or visiting their website.

Tel: 1-877-364-8202 or 306-787-6440 in Regina • Fax: 306-787-1939
Website: www.stsc.gov.sk.ca

STF Portaplan – Voluntary Life Insurance

Portaplan is available to teachers who wish to purchase additional term life and accident insurance. Dependant life insurance coverage can also be purchased for a teacher's family (spouse and dependent children only). Eligible children aged 16 to 25 and spouses are eligible to apply for their own insurance.

Participation in this plan is voluntary. Premiums vary by age, gender and smoking status and are paid fully by the policyholder. Individuals must apply for Portaplan coverage.

Information is available on the Federation website or by contacting Portaplan.

Tel: 1-800-667-7762 or 306-373-1660 in Saskatoon • Fax: 306-374-1122
Email: portaplan@stf.sk.ca • Website: www.stf.sk.ca

Retirement Benefits

Plan Membership

All teachers who began teaching in Saskatchewan after June 30, 1980 are members of the Saskatchewan Teachers' Retirement Plan.

Teachers who began teaching prior to July 1, 1980, are members of the Saskatchewan Teachers' Superannuation Plan, unless they elected to transfer to the new plan prior to July 1, 1991.

Saskatchewan Teachers' Retirement Plan

The Saskatchewan Teachers' Retirement Plan is a defined benefit plan. Retirement benefits are based on a formula incorporating a member's service and earnings. This plan is administered by the Saskatchewan Teachers' Federation.

Plan information is available by contacting the Saskatchewan Teachers' Retirement Plan or visiting the Federation website.

Tel: 1-800-667-7762 or 306-373-1660 in Saskatoon • Fax: 306-374-1122
Website: www.stf.sk.ca

Saskatchewan Teachers' Superannuation Plan

The Saskatchewan Teachers' Superannuation Plan is a defined benefit plan. This plan is administered by the Saskatchewan Teachers' Superannuation Commission.

Further information is available by contacting the Saskatchewan Teachers' Superannuation Commission or visiting their website.

Tel: 1-877-364-8202 or 306-787-6440 in Regina • Fax: 306-787-1939
Website: www.stsc.gov.sk.ca

Canada Pension Plan

The Canada Pension Plan is administered by the federal government, which determines all premiums and benefits. For online services and publications containing more detailed information, contact Service Canada.

Tel: 1-800-277-9914 • Website: www.servicecanada.gc.ca

Compassionate Care

Employment Insurance

In addition to the benefit for parents of newborn or adopted children, employment insurance benefits may be available to those who must care for a family member who is seriously ill with a significant risk of death.

To access online services or to obtain more detailed information, contact Service Canada.

Tel: 1-800-206-7218 • Website: www.servicecanada.gc.ca



Saskatoon – Head Office
2317 Arlington Avenue, Saskatoon SK S7J 2H8
T: 1-800-667-7762 or 306-373-1660; F: 306-374-1122
stf@stf.sk.ca

Regina – Appointments Only
Suite 375-3303 Hillsdale Street, Regina SK S4S 6W9

This summary contains general information only. In the event of a discrepancy in interpretation, the applicable legislation or collective bargaining agreement is the final authority. For further information contact the Federation or visit the STF website at www.stf.sk.ca.