

SASKATCHEWAN TEACHERS' FEDERATION

REMITTANCE MANUAL



SASKATCHEWAN
TEACHERS'
FEDERATION

CONTACTS AND INFORMATION

Saskatchewan Teachers' Federation

Terri Davidson, Accounts Receivable Clerk

- STF membership fees and contingency fees

Member Support Centre

- Notification of change of name and/or address.
- Receives Enrolment and Change of Information forms.

Saskatchewan Teachers' Retirement Plan (STRP)

Barbara Kook, Manager, Pension

- Plan administration/coordination.

Adam Schultz, Senior Pension Analyst

Tracy Stewart, Senior Pension Analyst

Ashley Murphy, Senior Pension Analyst

Sarah Ahn, Senior Pension Analyst

Madison Lynn, Pension Technician

Vincent Indrawan, Pension Technician

- Board remittances, outstanding balances, member payments in progress.

Jill Wickenberg, Senior Pension Specialist

Shelley Regnier, Senior Pension Specialist

Michelle Grigg, Senior Pension Specialist

- Refunds and transfer options, marriage breakdowns, pension estimates, death benefits, reciprocal transfers, purchase of service.

Note:

- The above staff are available to answer questions from school divisions and teachers. Please ask the teachers to contact the STRP if they have detailed or technical questions.

STF Members' Health Plan

Pat Boechler, Group Benefits Representative

- Benefit information/inquiries, plan administration/co-ordination.
- Enrolment, teacher change reporting, general information.

Dr. Stirling McDowell Foundation for Research Into Teaching Inc.

Rosemarie Palidwor, Administrative Assistant

Debbie Brown, Administrative Assistant

- Processing and recording of donations, pledge maintenance, forms and instructional updates, receipts, donor correspondence.

Teachers' Long-Term Disability Plan (LTD)

Tamara Braham, Senior LTD Claims Specialist

Tammy Sullivan, Manager, Benefits

- Benefit information/inquiries/co-ordination.

Terri Davidson, Accounts Receivable Clerk

- LTD premium inquiries.

Note:

- The above staff are available to answer questions from school divisions and teachers. As employers, you are not expected to do extensive counselling. Please ask the teachers to contact the Plan if they have detailed or technical questions.

CONTACTS AND INFORMATION

This checklist contains the sequence and timelines for submitting information to the STF Members' Health Plan, Saskatchewan Teachers' Federation, Saskatchewan Teachers' Retirement Plan and Dr. Stirling McDowell Foundation for Research Into Teaching Inc. regarding service, salary, contributions, fees and donations.

Monthly:

Monthly Remittance and Contributions	Remittance of contributions, fees and donations must be received by the STF no later than the 10th calendar day following the last day of the month in which the amounts were deducted.
STRP Monthly Remittance Edit Reports	Adjustments needed as a result of this report should be sent with the next monthly remittance.
Teacher Change Reporting Form	Completed report should be received by the STF no later than the 10th calendar day of each month.

Year-End Reports:

STRP Annual Confirmation Report	This report is sent out after the end of the school year.
STRP Revised Annual Confirmation Report(s)	<p>Upon receipt of adjustments, a revised Annual Confirmation Report will be sent. This report indicates that either further adjustments are required or it informs the school division that the school year is "clear" and will be closed for that division at that time.</p> <p>The school division will continue to receive a revised Annual Confirmation Report until the school year is "clear."</p> <p>All adjustments should be received by the STRP by the date indicated on the report or by the next regular remittance if the adjustments require an exchange of funds between the school division and the STRP .</p>

All school divisions should attempt to adhere to these timelines as closely as possible.

Saskatchewan Teachers' Federation **STF Members' Health Plan, Saskatchewan Teachers' Retirement Plan, McDowell Foundation**

2317 Arlington Avenue, Saskatoon, Saskatchewan, S7J 2H8
Telephone: 306-373-1660
STF Fax: 306-374-1122 STRP Fax: 306-955-1157

Hours of Operation: 8:30 a.m. to 5:00 p.m. Monday through Friday August 15 to June 30
8:30 a.m. to 4:00 p.m. July 1 to August 14

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GENERAL INFORMATION

Purpose

The purpose of this manual is to assist school divisions, regional colleges and the Saskatchewan Teachers' Federation in meeting individual responsibilities related to the overall administration of Federation remittances. This manual represents only one of the important elements to ensure the effective administration of these remittances. Other elements include ongoing communication, discussion and joint problem-solving between and among the various organizations.

Scope and Focus

This manual provides information about the following (administered by the Federation):

- Membership fees for teachers.
- Contingency fees for teachers.
- Premiums for the Teachers' Long-Term Disability Plan.
- Contributions for the Saskatchewan Teachers' Retirement Plan.
- Donations through payroll deduction to the Dr. Stirling McDowell Foundation for Research Into Teaching Inc.
- STF Members' Health Plan.

This manual does not provide information about the following group benefit plans which are not administered by the Federation but by the Teachers' Superannuation Commission:

- Teachers' Superannuation Plan.
- Teachers' Superannuation Group Insurance.
- Teachers' Dental Plan.

Information on these plans is contained in a manual prepared by the Teachers' Superannuation Commission. Inquiries about the manual can be directed to: Teachers' Superannuation Commission, 129-3085 Albert Street, Regina, SK, S4S 0B1; Phone: 306-787-6440.

Importance of Remittances for the STF

The need for accuracy of calculations and the prompt receipt of remittances is crucial for the Federation. The STF has a legal obligation to promptly invest remittances in the Teachers' LTD Plan and STRP funds. The importance of receiving these remittances cannot be overstressed. The investment of these funds represents a significant generation of income for the benefit funds. This generation of investment income is required to maintain actuarially sound plans as well as keep premium and contribution rates at competitive levels.

Late remittances result in significant income loss due to foregone interest earnings. In addition, in the case of STRP contributions, the Federation is unable to request provincial government matching contributions until we receive the member contributions.

To aid the STF in the accuracy of entering data, please ensure that your reports are legible and dark. A font size of 12 or larger is recommended for reports printed electronically.

GENERAL INFORMATION

Where to Send Remittances

All membership fees, contingency fees, LTD premiums, STRP contributions and donations by payroll deduction to the McDowell Foundation, accompanied by the related reconciled documentation, must be sent to:

Attention: Accounting Department
Saskatchewan Teachers' Federation
2317 Arlington Avenue
Saskatoon SK S7J 2H8

Payment of membership fees, contingency fees, LTD premiums, STRP contributions and donations by payroll deduction to the McDowell Foundation can be issued by cheque payable to the Saskatchewan Teachers' Federation, or by electronic funds transfer. The STF Remittance Summary Sheet with breakdown (page 3) must accompany the cheque, or be emailed to accounting@stf.sk.ca if remitting by electronic funds transfer.

When Are Remittances to be Submitted?

All membership fees, contingency fees, LTD premiums, STRP contributions and donations through payroll deduction to the McDowell Foundation, accompanied by the related reconciled documentation, must be received by the Federation **no later than the 10th calendar day following the last day of the month in which they were deducted**. If remitting through the Web Remittance System, please include the STF Remittance Summary Sheet with breakdown and any backup information for voluntary pension contributions or McDowell donations. If you are not remitting through WRS, please include the STF Remittance Summary Sheet with breakdown and related reconciled documentation for backup.

In some school jurisdictions, substitute teachers are paid the month immediately following the month in which the service was provided. In this situation, the remittances and the applicable supporting documentation must be submitted the same month in which payment occurs. As such, two remittances may still be required, one for the regular payroll and one for the substitute teacher payroll. You must ensure that your STRP remittances indicate the month **worked**, not the month **paid**.

If you are unable to provide reconciled supporting documentation to meet the deadline, please send the information which is available accompanied by a cheque based on this information. The reconciled reports with any monetary adjustments should be received prior to the next payroll date.

Uncertified Teachers' Fees Policy

All persons who teach in Saskatchewan schools regulated by *The Education Act, 1995*, are required to have valid Saskatchewan teacher's certificates.

School divisions that employ teachers who have not yet been issued a teacher's certificate are required to deduct and remit all applicable membership fees, LTD premiums and STRP contributions on a monthly basis. Names of teachers waiting to be issued a certificate must be submitted with the remittance(s). If the Federation has not received a certificate number for those teachers within a reasonable period of time, your board will be contacted for more information. In the event the individual is not issued a teacher's certificate, the monies will be refunded.

Note:

- If the STRP has not received a valid certificate number within three months of receipt of the first remittance from the school division, monies which have been submitted may be returned to the board.

REQUIRED DOCUMENTATION

STF Remittance Summary Sheet

- Should accompany all remittances (all school jurisdictions).
- Refer to the summary sheet as well as the sample form in Appendix B.

1 – This is the month that the deductions were taken.

2 – The date of remittance.

3 – Total number of employees for each category of members for which the remittance is prepared.

Please ensure that one cheque payable to the Saskatchewan Teachers' Federation is issued for all deductions made.

If remitting funds through electronic funds transfer, please ensure a copy of the STF Remittance Summary Sheet is emailed to accounting@stf.sk.ca.

Saskatchewan Teachers' Federation		STF REMITTANCE SUMMARY SHEET	
Statement Information			
Statement of School Division	Board Number		
for the month of 1	Date (YY MM DD) 2	WRS Batch #	
Fee Breakdown			
STF Membership Fees			
STF Annual Fees		\$	
Substitute Teachers' STF Fees <input type="text"/> days		\$	
Contingency fees		\$	
Teachers' Long-Term Disability Plan			
LTD Premiums		\$	
Saskatchewan Teachers' Retirement Plan			
Current Year Contributions		\$	
Voluntary Contributions		\$	
Dr. Stirling McDowell Foundation for Research into Teaching Inc.			
Donations by Payroll Deduction		\$	
Grand Total		\$	Verified <input type="checkbox"/>
Membership Statistics			
Please provide the number of employees for each of the following:			
<input type="checkbox"/> Full-time teachers	<input type="checkbox"/> Teachers on a temporary contract	3	
<input type="checkbox"/> Part-time teachers teaching greater than or equal to 45%	<input type="checkbox"/> Teachers' Long-Term Disability Plan members		
<input type="checkbox"/> Part-time teachers teaching less than 45%			
Please ensure:			
<ul style="list-style-type: none"> All remittances of STF membership fees, LTD premiums, STRP contributions and donations to the McDowell Foundation by payroll deduction should be remitted to: Saskatchewan Teachers' Federation c/o Accounting Department 2317 Arlington Avenue Saskatoon SK S7J 2H8 The total of all remittances may be submitted on one cheque made payable to the STF or by EFT. The STF Remittance Summary Sheet is completed and accompanies all supporting documentation. A separate cheque is issued to pay invoices, professional growth network memberships, or registrations. 			

REQUIRED DOCUMENTATION

STRP Current School Year Contributions Form

- Should accompany all remittances to report STRP contributions for each member of the teaching staff for the month (all school divisions). Not required if data is remitted via WRS.
- Refer to STRP Chapter, page 8 and Appendix B.

STRP Previous School Years Contributions Form

- To be used only if an adjustment to STRP contributions applies to a previous school year (all school divisions as required). Not required if data is remitted via WRS.
- Refer to STRP Chapter, page 10 and Appendix B.

STRP Voluntary Contributions Through Payroll Deduction Form

- Should accompany all remittances to report STRP voluntary contributions remitted by a participating employer on behalf of a member (all school divisions as required). Not required if voluntary contributions are uploaded via a separate WRS batch.
- Refer to STRP Chapter, page 12 and Appendix B.

Enrolment Form

- To be completed each time a teacher signs a contract of employment or on the first occasion of substitute teaching in Saskatchewan.
- Refer to Introduction Chapter, page 6 and Appendix B.

Change of Information Form

- To be completed by the teacher when there is a change in his or her personal circumstances, such as a change of address or the addition of a new dependant. The teacher is responsible for mailing the completed form to the Federation.
- Refer to Introduction Chapter, page 7 and Appendix B.

Teacher Change Reporting Form

- Should accompany all remittances to report new teachers, change in contract status, leave of absence and termination information. **Note: If there are no changes to report for the month, indicate “no changes” on the form and forward to the STF Members’ Health Plan.**
- Refer to STF Members’ Health Plan Chapter, page 3 and Appendix B.

REQUIRED DOCUMENTATION

Request for Exemption From Membership in the STF and Request for a Donation Through Payroll Deduction to the McDowell Foundation

- To be completed by a teacher who is Seventh-day Adventist and forwarded to the STF.
- Refer to McDowell Foundation Chapter, page 10.

Payroll Deduction Form (McDowell Foundation)

- To be completed by donor to authorize school division to deduct donations to the McDowell Foundation through payroll. Should be completed for original pledge or when a revision to original pledge is made.
- Refer to McDowell Foundation Chapter, page 6.

Monthly Record of Donations by Payroll Deduction (McDowell Foundation)

- To be completed by school division and should accompany all remittances to report payroll deduction of donations to the McDowell Foundation for each participating member of the teaching staff for the month.
- Refer to McDowell Foundation Chapter, page 8.

Termination of Deductions (McDowell Foundation)

- To be completed by school division and should accompany remittance as soon as possible after notification of termination.
- Refer to McDowell Foundation Chapter, page 9.

Listing of LEADS Members Participating in Teachers' Long-Term Disability Plan

- To be provided monthly with remittance. This should include:
 - Name, teacher's certificate number, social insurance number, school division, % contract worked, annual or monthly salary, and monthly Teachers' Long-Term Disability Plan premium.

STF Fees and Teachers' Long-Term Disability Plan Premiums

- A listing with the following information should be provided monthly (paper, electronic or WRS):
 - Name, teachers' certificate number, social insurance number, school name, annual or monthly salary, monthly fee deduction, monthly contingency fee deduction, monthly Teachers' Long-Term Disability Plan premium, teaching status (full-time, part-time, temporary, as well as percentage of time teaching if less than 100 percent).

INTRODUCTION

ENROLMENT/INFORMATION CHANGE FORMS

Enrolment Form

The Enrolment form is a multi-purpose form used to provide services to, and to enrol teachers in, the pension and group benefits programs. The form should be completed each time a teacher signs a contract of employment, or on the first occasion of substitute teaching in Saskatchewan. The school division completes and signs Section 1 of the Enrolment form, records the name of the teacher in Section 2 and provides it to the teacher for the completion of the remainder of the form. Teachers should mail the form to the STF. Information will be provided to the Saskatchewan Teachers' Retirement Plan, if applicable, and a copy will be forwarded to the Teachers' Superannuation Commission on the teacher's behalf.

Notes:

- Teachers are required to complete the form at each school division in which they teach and each time a new contract of employment is signed. Section 3 can be completed by the teacher after the school division has completed Section 1 and the form should be sent directly by the teacher to the STF.
- The STF is aware that many employers are submitting this form on behalf of members. For those employers who are submitting this form on the teachers' behalf, it should be submitted to the Member Support Centre (MSC) via the Secure Messaging feature in the Web Remittance System (WRS).

SASKATCHEWAN TEACHERS' FEDERATION

ENROLMENT

Instructions: The Enrolment form must be completed and signed by your school board(s) each time you sign a contract of employment or the first occasion of substitute teaching in Saskatchewan. If you have a change in your personal information, contact status and/or dependent information, please complete a Change of Information form, which is available at www.stf.sk.ca.

Return completed form to: Saskatchewan Teachers' Federation
2317 Ardington Avenue
Saskatoon, SK S7N 2H6

To be Completed by School Division

Pension Plan Membership: ☐ STRP ☐ STSP ☐ Private ☐ ATSP

School Division Name: _____

School Division Signature: _____

Date teacher meets plan eligibility requirements (2nd Teaching Occurrence (DD MMM YYYY))

Contract Status - Check (X) all that apply

☐ Continuing ☐ Temporary ☐ Replacement ☐ Substitute

Contract Commencement Date (DD MMM YYYY) _____

Contract End Date (DD MMM YYYY) _____

Member Information (Must have valid provincial health plan coverage)

Last Name: _____ First Name: _____ Initial: _____ Preferred Name: _____

Gender: ☐ Male ☐ Female

Date of Birth (DD MMM YYYY) _____ Social Insurance Number: _____ Teacher's Certificate Number: _____

Home Mailing Address: _____ Preferred Non-Employer Email Address: _____

City: _____ Province: _____ Postal Code: _____ Home Phone: _____

School Name: _____ Mobile Phone: _____

Dependent Information (All eligible dependants must have valid provincial health plan coverage)

Spouse Information

Last Name: _____ First Name: _____ Date of Birth (DD MMM YYYY) _____ Gender: ☐ Male ☐ Female

If your spouse has an employer group plan indicate the coverage provided:

Health: ☐ Single ☐ Married ☐ Family ☐ None

Dental: ☐ Single ☐ Married ☐ Family ☐ None

If your spouse is a teacher, please provide their teaching certificate number: _____

Children Information

Last Name: _____ First Name: _____ Date of Birth (DD MMM YYYY) _____ Gender: ☐ Male ☐ Female

Full Time Student? ☐ Yes ☐ No

Disabled? ☐ Yes ☐ No

Member Authorization

I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation (STF) obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependants ("Personal Information") in accordance with the STF's Privacy Policy and policies, at any time, from now to such other date as the STF, its affiliates, service suppliers, successors, assigns and other persons, but only for the purpose of obtaining or maintaining a current or future relationship between us or between the STF and such person, or as may be necessary to determine my or my dependants' entitlement to health, dental, disability, pension and group insurance benefits or any similar services supplied to me or my dependants by the STF, its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of the STF providing certain services to me and my dependants and that, if such consent is revoked or withdrawn, the STF will no longer be able to provide those services to me and my dependants. I agree to immediately notify the STF in writing of any change to the above-stated Personal Information.

Member Signature: _____ Date Signed: (DD MMM YYYY) _____

Consent required on the reverse >

Consent for Internal Data Use for Research and Statistical Purposes

I understand that the STF will obtain, retain, disclose, exchange and use Personal Information for the purposes of statistical analysis and research. I understand and agree that any Personal Information collected will be de-identified and aggregated with the personal information of others for use of research and statistical purposes to ensure the protection of the privacy of me and my dependants. I understand that providing my consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information in connection with research and statistical purposes is optional, but if I choose not to provide this consent, this will negatively impact the accuracy, reliability and quality of the STF's statistical analyses and research.

Please check one of the following:

☐ I consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above in accordance with the STF's Privacy Policy and policies.

☐ I do not consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above.

The information you provide to us will be used to provide services to you and to determine your entitlement for health, dental, disability, pension and group insurance benefits. Please direct your inquiries as follows:

Dental

- Saskatchewan Teachers' Superannuation Commission**
Toll free 1-877-364-8202 or 306-373-1660 in Regina

Disability

- Teachers' Long-Term Disability Plan**
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon
- Saskatchewan Teachers' Disability Benefits Plan**
Teachers' Superannuation Commission
Toll free 1-877-364-8202 or 306-373-1660 in Regina

Health

- STF Members' Health Plan**
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon

Pension

- Saskatchewan Teachers' Retirement Plan**
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon
- Saskatchewan Teachers' Superannuation Plan**
Teachers' Superannuation Commission
Toll free 1-877-364-8202 or 306-373-1660 in Regina

Dependent Information for the Health and Dental Plan

For purposes of the health and dental plan:

- Spouse** means your legal spouse, or the person who has been living with you in a spousal relationship for at least 12 consecutive months.
- Dependent** means your natural, adopted or stepchild who is:
 - Under 21 years of age, unmarried, and solely dependent upon you for support. (Children under age 21 are not covered if they are working more than 30 hours per week, unless they are full-time students.)
 - Age 21 or older but under age 26, unmarried, dependent upon you for support and in full-time attendance at an accredited post-secondary educational institution.
 - Age 21 or older and is incapable of supporting his or herself because of a physical or mental disability, provided the disabling condition began before age 21, or before age 26 while a full-time student, and the disability has been continuous since then.

Preferred Non-Employer Email Address

Your preferred email address is used to provide you with electronic communications from the Federation. Members must provide a preferred email address, as all communications from the Federation, including information on provincial collective bargaining, will be sent to this email address. Your preferred email address also provides access to the MySTF section of the Federation's website, which contains your personalized pension and benefit information.

It's Important to Keep Your Records Up-To-Date

Changes to your name, mailing address, preferred email address, school name, or health and dental plan spouse or dependent information can be updated online in the MySTF section of the Federation website, www.stf.sk.ca. However, a Change of Information form must be used to notify the Federation of changes to your employment status.

SASKATCHEWAN TEACHERS' FEDERATION

Head Office
2317 Ardington Avenue, Saskatoon SK S7N 2H6
T: 306-373-1660 or 1-800-667-7762 F: 306-374-1122 E: info@stf.sk.ca

Access Centre for Learning
2313 Ardington Avenue, Saskatoon SK
www.stf.sk.ca [Facebook](https://www.facebook.com/stfsk) [Instagram](https://www.instagram.com/stfsk) [LinkedIn](https://www.linkedin.com/company/stf-sk) [YouTube](https://www.youtube.com/channel/UCqkTeachertf)

The Change of Information form is to be completed by the teacher when there is a change in his or her personal circumstances, such as a change in address or the addition of a new dependant. This helps to avoid any delay in a member receiving benefits under group benefit programs and other STF services, and also protects the teacher's right to privacy with respect to provision of personal information. Information will be provided to the Saskatchewan Teachers' Retirement Plan, if applicable. Teachers should mail the completed form to the STF.

- This form is to be completed by the teacher and sent directly by the teacher to the STF.
- Effective January 1, 2023, all changes of information, including those related to the Teachers' Dental Plan, should be submitted to the STF using the STF Change of Information form. The form is currently being updated to include dental and will be available on the STF website.

Consent for Internal Data Use for Research and Statistical Purposes
<p>I understand that the STF will obtain, retain, disclose, exchange and use Personal Information for the purposes of statistical analysis and research. I understand and agree that any Personal Information collected will be de-identified and aggregated with the personal information of others for use of research and statistical purposes to ensure the protection of the privacy of me and my dependents. I understand that providing my consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information in connection with research and statistical purposes is optional. If I choose not to provide this consent, this will negatively impact the accuracy, reliability and quality of the STF's statistical analysis and research.</p> <p>Please check one of the following:</p> <div style="margin-left: 20px;"> <input type="checkbox"/> consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above in accordance with the STF's Privacy Notice and policies <input type="checkbox"/> do not consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above. </div>
<h3>How Your Information is Used</h3> <p>It's critical that we have accurate and current information for you and your dependents. The information you provide to the Saskatchewan Teachers' Federation is used to ensure you have access to all of the services offered by the Federation, and to determine your entitlements for health, dental, disability, pension and group insurance benefits.</p> <h3>Preferred Non-Employer Email Address</h3> <p>Your preferred email address is used to provide you with electronic communications from the Federation. Members are encouraged to provide a preferred email address as all communications from the Federation, including information on provincial collective bargaining, will be sent to this email address.</p> <h3>Dependent Information for the Health and Dental Plan</h3> <p>In order to be eligible, your spouse and/or dependent children must have valid provincial health plan coverage and have residence status in their home province. For purposes of the health and dental plan:</p> <ul style="list-style-type: none"> • Spouse means your legal spouse, or the person who has been living with you in a spousal relationship for at least 12 consecutive months. • Dependent means your natural, adopted or stepchild who is: <ul style="list-style-type: none"> ◦ Under 21 years of age, unmarried, living with you and solely dependent upon you for support. (Children under age 21 are not covered if they are working more than 30 hours per week, unless they are full-time students.) ◦ Age 21 or older but under age 26, unmarried, dependent upon you for support and in full-time attendance at an accredited post-secondary educational institution. ◦ Age 21 or older and is incapable of supporting his or herself because of a physical or mental disability, provided the disabling condition began before age 21, or before age 26 while a full-time student, and the disability has been continuous since then. <h3>Make Your Changes Online – It's Quick and Easy!</h3> <p>Changes to your name, mailing address, preferred email address, school name, or health and dental plan spouse or dependent information can be updated online in the MySTF section of the Federation website, www.stf.sk.ca. However, this Change of Information form must be used to notify the Federation of changes to your employment status.</p>
<p>Saskatchewan Teachers' Federation 2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada Telephone: 306.375-1800 Facsimile: 306.374-1122</p>

STF MEMBERSHIP FEES OVERVIEW

Membership

All persons employed as teachers in schools organized, or continued or receiving or eligible to receive grants pursuant to *The Education Act, 1995* are members of the STF as a condition of their employment.

Employers shall deduct membership fees from the salary of the member and remit to the Saskatchewan Teachers' Federation. For information on remittance deadlines, please see the Introduction Chapter, *When Are Remittances to be Submitted?*, page 2.

Current Membership Fees

Membership fees are set annually at the STF Annual Meeting of Council. For the 2023-24 school year (July 1, 2023, to June 30, 2024) the fees are as follows:

Percentage of days worked in the 197-day school year	Fees charged
Less than 10%	$\frac{\text{No. of days worked based on a 197-day school year}}{197} \times \text{Annual Fee (\$940 per year)}$ Plus an additional 0.05% of annual salary (Contingency Fee)
10% or more but less than 45%	1/2 annual fee (1/2 of \$940 = \$470 per year) Plus an additional 0.05% of annual salary (Contingency Fee)
45% or more	Full annual fee (\$940 per year) Plus an additional 0.05% of annual salary (Contingency Fee)

Notes:

- Deductions should be made on a 10-month basis (September to June) for teachers receiving salary on a 12-month basis.
- The calculation of membership fees is based on the number of days approved by the Minister of Education in a school year. Therefore, the conversion of the school days to a 197-day basis should be used when determining the STF annual fees.
- Fees for substitute teachers are pro-rated. For substitute teacher deductions, see the Contracts and Calculations Chapter, page 12.

For examples of calculations of membership and contingency fee deductions, premiums, and pension contributions, please refer to the Contracts and Calculations Chapter.

TEACHERS' LONG-TERM DISABILITY PLAN

OVERVIEW

General Information

The Teachers' Long-Term Disability Plan was established by and is operated solely by the Saskatchewan Teachers' Federation. The Plan provides the following benefits for participating members:

- Disability income for members who have exhausted all sick leave and have been approved for disability benefits.
- Access to rehabilitative services to support recovery and re-entry into active employment.

Eligibility to Participate

The *Text of the Teachers' Long-Term Disability Plan* indicates who is eligible to participate. This includes an individual under the age of 65 who¹ is not in receipt of a retirement benefit from the Saskatchewan Teachers' Superannuation Plan, the Saskatchewan Teachers' Retirement Plan, the Municipal Employees' Superannuation Plan or the STF Employees' Pension Plan, and who:

- Is a member of the Saskatchewan Teachers' Federation, holds a valid teachers' certificate and is employed by a Board of Education or the Conseil Scolaire under a continuing, replacement or temporary contract, pursuant to Section 200 of *The Education Act, 1995* (including contracts to work in an Associate School).
- Is a member of the Saskatchewan Teachers' Federation, holds a valid teacher's certificate and is employed as a teacher by an Alternative Independent School or Historical High School under a continuing, replacement or temporary contract.
- Is employed on a full-time or part-time basis by the Federation.
- Is a member of the League of Educational Administrators, Directors and Superintendents (LEADS) who is employed by a Board of Education or is employed for 30 or more hours per week by the League of Educational Administrators, Directors and Superintendents, and in either case holds a valid teachers' certificate.

To reiterate, the following individuals are not eligible to participate in the Plan:

- Are 65 years of age or older. However, premiums are waived for plan participants turning age 64 beginning in the month following the month they attain 64 years of age.
- Are in receipt of a retirement benefit from the Saskatchewan Teachers' Superannuation Plan, the Saskatchewan Teachers' Retirement Plan, the Municipal Employees' Superannuation Plan or the STF Employees' Pension Plan.
- Substitute Teachers.

¹ While the *Text of the Teachers' Long-Term Disability Plan* states that persons working less than 30 hours per week are not eligible members, it was never our intent to exclude from membership persons who had been in full-time positions and then reduced their contracts. Our understanding with LEADS is that all members should belong to the Teachers' Long-Term Disability Plan, but there needs to be an opportunity for persons working less than 30 hours per week to opt out due to their limited employment situation. We are prepared to provide the option for LEADS members who have reduced their employment time below 30 hours per week to continue to participate in the Teachers' Long-Term Disability Plan during the period of employment. Should the person exercise the option to discontinue membership in the Plan, then re-enrolment would not be possible unless his or her contract hours once again exceed 30 hours per week.

OVERVIEW

Required Premiums

All members of the Teachers' Long-Term Disability Plan shall pay premiums at the rate approved by Council. Employers shall deduct premiums from the salary of the members and remit them to the Federation. For information on remittance deadlines, please see the Introduction Chapter, *When are Remittances to be Submitted?*, page 2.

The Teachers' Long-Term Disability Plan premium rate in effect July 1, 2023, is 1.00 percent of annual salary. Premiums are to be remitted on a 10-month basis (September to June) and reported on the STF Remittance Summary Sheet (see Appendix B). Annual salary includes retroactive pay and special allowances (see the Contracts and Calculations Chapter, page 2).

Examples of what are to be included in salary and examples of calculating premiums for various types of service can be found in the Contracts and Calculations Chapter.

Notes:

- During the period of time a member is in receipt of Supplemental Employment Benefits under the current Provincial Collective Bargaining Agreement, for the purpose of calculating LTD premiums, salary is deemed to be the amount the member would have been entitled to receive had she been actively teaching during that period of time.
- The Plan does not provide for employer payment or re-payment of premiums on behalf of the employee.

Teachers' Long-Term Disability Plan Premium Rate History

July 1, 1978	0.50%	July 1, 2009	1.40%
July 1, 1985	0.55%	July 1, 2013	1.60%
July 1, 1986	0.60%	July 1, 2016	1.40%
July 1, 1987	0.65%	July 1, 2019	0.50%
July 1, 1995	0.80%	July 1, 2020	0.75%
July 1, 1996	0.90%	July 1, 2021	1.00%
July 1, 1997	1.00%	July 1, 2022	1.00%
July 1, 2003	1.25%	July 1, 2023	1.00%

Premium Waiver

Premiums are not required from members turning age 64 beginning in the month following the month in which they attain 64 years of age.

Enhanced Coverage

Members who are on a board-approved leave of absence must apply directly to the STF for enhanced coverage no later than 30 days prior to the start of their leave. If the teacher's application for enhanced coverage is approved by the Federation, the total premium must be prepaid in a lump sum directly to the Federation by the member prior to the start of their leave.

Note:

- Deductions should continue during the period the teacher is in receipt of salary under articles pertaining to Duty to Accommodate for Disability and Sick Leave and Supplemental Employment Benefits Plan within the current Provincial Collective Bargaining Agreement.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

OVERVIEW

STRP Summary

The Saskatchewan Teachers' Retirement Plan commenced effective July 1, 1991. The Plan includes all teachers who commenced or will commence teaching after July 1, 1980.

The Plan was developed by and is solely administered by the Federation. The Plan is funded by member contributions, employer contributions and earnings on the investment of these funds. The Federation manages the Pension Fund, with the assistance of professional investment managers.

STRP members pay a monthly contribution to the pension plan based on a percentage of salary. The provincial government pays contributions to the Federation for each contributing member based on rates specified in the *2019-2023 Provincial Collective Bargaining Agreement* entered into pursuant to *The Education Act, 1995*.

Days in School Year

- 200 days prior to the 1993-94 school year.
- 197 days from the 1993-94 school year and onward. For schools with a school day calendar other than 197 days, the Ministry requires the teachers' pension data to be converted to a 197-school-day base year.

Bump-Up Rules

- Prior to the 2002-03 school year: 190 day rule.
- 2002-03 school year and onward: 185 day rule.
 - For schools on a varied school calendar, the bump-up rule is based on the pension days after converting to the 197-day base school year.

Eligibility to Participate

In addition to the list under the Contract and Calculations Chapter, *Who Pays Fees?*, page 1, the following people **do not** contribute to the STRP:

- Treasurers.
- Secretaries.
- Secretary-treasurers.
- Teachers who are employed by a school division not in receipt of a school grant.
- Teachers who do not hold a valid Saskatchewan teacher's certificate (contributions must be remitted to the STRP by school divisions in respect of teachers who are pending certification – see the Introduction Chapter, page 2, *Uncertified Teachers' Fees Policy*).
- Teachers in First Nations controlled schools.
- Teachers who teach in federal schools.
- Members of the Saskatchewan Teachers' Superannuation Plan (the Formula Plan).
- Teacher aides.
- Teachers who have superannuated from the Saskatchewan Teachers' Superannuation Plan who return to teach.
- Teachers who have superannuated from the STRP who return to teach who are not employed in a LEADS position.
- Teachers in training.
- For teachers who have attained age 71, contributions must cease by November 30 of the year they turn age 71.

The above may not be a complete list.

OVERVIEW

Teacher Contributions

Required Contributions

All teachers who are members of the STRP shall contribute to the fund at the rates approved by Council. Employers shall deduct these contributions from the salary of the teacher and remit them to the Federation for deposit into the pension plan fund. (For information on remittance deadlines please see the Introduction Chapter, *When are Remittances to be Submitted?*, page 2.) Examples of calculating contributions for various types of service can be found in the Contracts and Calculations Chapter.

STRP contribution rates are integrated with the Canada Pension Plan contribution rates. The CPP has a basic exemption called the Year's Basic Exemption and a maximum pensionable earnings called the Year's Maximum Pensionable Earnings. The Canada Revenue Agency sets these amounts at the beginning of each tax year. The amounts from January 1, 1990, are as follows:

Period	YBE	YMPE	Period	YBE	YMPE
January 1, 1990	\$ 2,800.00	\$ 28,900.00	January 1, 2007	\$ 3,500.00	\$ 43,700.00
January 1, 1991	3,000.00	30,500.00	January 1, 2008	3,500.00	44,900.00
January 1, 1992	3,200.00	32,200.00	January 1, 2009	3,500.00	46,300.00
January 1, 1993	3,300.00	33,400.00	January 1, 2010	3,500.00	47,200.00
January 1, 1994	3,400.00	34,400.00	January 1, 2011	3,500.00	48,300.00
January 1, 1995	3,400.00	34,900.00	January 1, 2012	3,500.00	50,100.00
January 1, 1996	3,500.00	35,400.00	January 1, 2013	3,500.00	51,100.00
January 1, 1997	3,500.00	35,800.00	January 1, 2014	3,500.00	52,500.00
January 1, 1998	3,500.00	36,900.00	January 1, 2015	3,500.00	53,600.00
January 1, 1999	3,500.00	37,400.00	January 1, 2016	3,500.00	54,900.00
January 1, 2000	3,500.00	37,600.00	January 1, 2017	3,500.00	55,300.00
January 1, 2001	3,500.00	38,300.00	January 1, 2018	3,500.00	55,900.00
January 1, 2002	3,500.00	39,100.00	January 1, 2019	3,500.00	57,400.00
January 1, 2003	3,500.00	39,900.00	January 1, 2020	3,500.00	58,700.00
January 1, 2004	3,500.00	40,500.00	January 1, 2021	3,500.00	61,600.00
January 1, 2005	3,500.00	41,100.00	January 1, 2022	3,500.00	64,900.00
January 1, 2006	\$ 3,500.00	\$ 42,100.00	January 1, 2023	\$ 3,500.00	\$ 66,600.00

STRP contribution rates as a percentage of salary for those teachers contributing to CPP are as follows:

For years before July 1, 1994:

Period	Contribution Rate on Earnings Up to the YBE	Contribution Rate on Earnings Between the YBE and YMPE	Contribution Rate on Earnings in Excess of the YMPE
Prior to July 1, 1994	7.85%	6.05%	7.85%

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

OVERVIEW

For years after June 30, 1994:

Period	Contribution Rate on Earnings Up to the YMPE	Contribution Rate on Earnings in Excess of the YMPE
July 1, 1994 to June 30, 1995 inclusive	6.21%	8.04%
July 1, 1995 to June 30, 1996 inclusive	6.37%	8.23%
July 1, 1996 to June 30, 1997 inclusive	6.53%	8.42%
July 1, 1997 to June 30, 1998 inclusive	6.69%	8.61%
July 1, 1998 to June 30, 1999 inclusive	6.85%	8.80%
July 1, 1999 to June 30, 2011 inclusive	7.00%	9.00%
July 1, 2012 to June 30, 2014 inclusive	7.80%	10.00%
July 1, 2014 to June 30, 2015 inclusive	9.10%	11.30%
July 1, 2015 to June 30, 2016 inclusive	10.20%	12.40%
July 1, 2016 to June 30, 2018 inclusive	11.30%	13.50%
After July 1, 2018	9.50%	11.70%

STRP contribution rates as a percentage of salary for teachers who are not contributing to the CPP or are exempt are as follows:

Period	Contribution Rate
Prior to July 1, 1994	7.85%
July 1, 1994 to June 30, 1995	8.04%
July 1, 1995 to June 30, 1996	8.23%
July 1, 1996 to June 30, 1997	8.42%
July 1, 1997 to June 30, 1998	8.61%
July 1, 1998 to June 30, 1999	8.80%
July 1, 1999 to June 30, 2011	9.00%
July 1, 2011 to June 30, 2014	10.00%
July 1, 2014 to June 30, 2015	11.30%
July 1, 2015 to June 30, 2016	12.40%
July 1, 2016 to June 30, 2018	13.50%
After June 30, 2018	11.70%

STRP contribution amounts are calculated using a daily contribution rate. The formulas to calculate the daily contribution rate when a teacher is integrated with CPP are as follows:

For years before July 1, 1993:

$$\left(\text{Contribution rate for earnings up to the YBE} \times \frac{(\text{YBE})}{200} \right) + \left(\text{Contribution rate for earnings between the YBE \& YMPE} \times \frac{(\text{YMPE}-\text{YBE})}{200} \right) + \left(\text{Contribution rate for earnings in excess of the YMPE} \times \left(\frac{\text{Daily Earnings} - (\text{YMPE})}{200} \right) \right)$$

For years after June 30, 1993:

$$\left(\text{Contribution rate for earnings up to the YMPE} \times \frac{(\text{YMPE})}{197} \right) + \left(\text{Contribution rate for earnings in excess of the YMPE} \times \left(\frac{\text{Daily Earnings} - (\text{YMPE})}{197} \right) \right)$$

OVERVIEW

Voluntary Contributions

Direct Contributions

Each active teacher may make voluntary contributions as may be approved by the Federation and Canada Revenue Agency. The teacher is strongly encouraged to contact the STRP directly so that limitations on voluntary contributions as set out in the *Income Tax Act* can be calculated.

As the employer, it is the school division's responsibility to ensure that a member has not exceeded the maximum CRA pension adjustment limit for any one calendar year. The pension adjustment calculation must include voluntary contributions. If you are unsure of a member's maximum contribution limit, please contact the CRA or have the member contact our office to determine the contribution limit.

Please note that voluntary contributions remitted by an employer are included in the member's pension contributions and pension adjustment for the year for T4 purposes.

Voluntary Contributions Account

All voluntary contributions deposited in the Pension Fund shall be credited to a teacher's voluntary contribution account(s).

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

OVERVIEW

Methods of Reporting to the STRP

There are two methods of reporting monthly remittances to the STRP. They are *Annualized Days* and *Actual Days*. The *Annualized Days* method is used for teachers who teach a full school year, either full or part time. The *Actual Days* method is used for teachers who work less than a full school year.

Annualized Days

Remittances are received from September to June based on a 19.7 day per month basis (197 days per year ÷ 10 months) to help make monthly reporting easier. If a teacher is working a percentage contract, multiply their percentage contract by 19.7 days to calculate the days per month. For example, to report on an annualized basis for a teacher with a 50 percent full-time-equivalent contract, the monthly remittances sent in to the STRP would be 9.85 days per month (19.7 x 50 percent).

For examples on how to calculate and remit the monthly entries for full-time and part-time teachers, please refer to the Contracts and Calculations Chapter, *Full-Time, Full-Year Contracts* or *Part-Time, Full-Year Contracts* Section.

Actual Days

When a teacher works less than a full school year, such as when a teacher terminates their full-year contract mid-year, goes on a leave such as a parenting leave, receives any LTD payment or has a temporary contract for less than a full year, then the Actual Days method *must* be used. The teacher's service is reported to the STRP based on the actual days taught each month. Reporting in this manner will ensure the teacher receives credit for the total number of teaching days for the term of his or her contract and that the days will be allocated to the proper months.

For an example on how to reclassify days to actual days taught, please refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Adjust to Actual Days Taught by Month*.

OVERVIEW

Bump Up to Full-Year Rule

For pension purposes, the school year is considered to be 197 days for all schools. School divisions are required to convert data for teachers that are working in a school-day year other than 197 days to 197 days for pension remittances. As of the 2002-03 school year, when a teacher contributes to STRP for at least 185 days but less than 197 days, the teacher's service is to be bumped up to one full year or 197 days. For example, if a teacher makes contributions for 189 days in the 2020-21 school year, the division should collect and remit contributions for the eight days.

If a teacher's combined service between or among two or more school divisions (including LTD service and SEB Plan service) is 185 days or more, it will be the *responsibility of the last remitting school division* to collect and remit contributions for the bump up. The school division responsible will be notified by the STRP as soon as possible.

When a teacher works less than 185 days in a school year, contributions are required only for the actual number of days worked. The teacher's daily salary is equal to the teacher's actual salary paid divided by the actual number of days taught. Refer to Contracts and Calculations Chapter, *Adjustments* Section, *Bump Up to Full-Year Rule*.

Please note that days lost due to labour disputes are not eligible to be bumped up as the government does not remit contributions for these days. Members are encouraged to contact the STRP directly regarding the possibility of purchasing pension service lost due to labour disputes.

Bump Down to Full-Year Rule

Currently, a school year is considered to be 197 days and a teacher may never earn more than one year of pensionable service in any one school year. In some situations, it is possible that a teacher has taught more than 197 days in a school year. Many times it's due to the fact that school divisions have different school calendars with varying start and end dates, holidays and professional days. In some cases, teachers may have more than one school division reporting their pension data.

In such circumstances, a bump down to 197 days is required. As part of the STRP year-end procedures, because a teacher cannot have more than 197 days, the STRP will notify school divisions on the Annual Confirmation Report in August that the teacher has more than 197 days. STRP will require school divisions to make the applicable adjustments to the teachers salary, days and contributions. If a school division must be arbitrarily chosen, it will be the *responsibility of the last remitting school division* to return the bump-down contributions to the teacher. For an example of this situation, please refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Bump Down to Full-Year Rule*.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

OVERVIEW

Re-Employment Rules for Retired LEADS Members

Please be advised that effective July 1, 2023, the re-employment rules for LEADS members who are retired and collecting a monthly pension from the Saskatchewan Teachers' Retirement Plan (STRP) will be changing. This means that, beginning July 1, 2023, if a retired STRP member is receiving a monthly pension and is re-employed as a LEADS member (regardless of whether they became re-employed before or after July 1, 2023), their STRP monthly pension will be suspended, and they will be re-enrolled in the pension plan as an active member. They will be required to contribute to the pension plan for the duration of their re-employment contract and will earn additional pension benefits for this period. Their suspended pension will re-commence once their re-employment period has ended.

Please note that these rules do not apply to:

- Staff members or teachers who are not part of LEADS
- Substitute teachers or casual employees

In order to manage this change effectively, it is critical that STRP be provided with sufficient notice of any retired member that will be working under contract in a LEADS position after June 30, 2023.

School Division Responsibilities (Immediate):

- **Provide STRP with immediate notification**, in writing, of any currently retired LEADS members who will continue to be employed in your school division in a LEADS position past June 30, 2023. Please include their contract start date and end date in your notification. Providing this notice to STRP in a timely manner will ensure that their pension suspension can be handled appropriately and will avoid an overpayment/recovery situation.
- Their STRP monthly pension will be suspended effective with the July 2023 payment.
- If their re-employment contract ends in July or August of 2023, no pension contributions are required to be deducted, as typically there are no STRP remittances during these two months.
- If their re-employment contract extends into September 2023 or later, then pension contributions will need to be deducted beginning in September 2023. The following deductions would need to be submitted to the STF for the re-employment period:
 - Monthly STRP pension contributions in accordance with Section 20(2)(f) of *The Teachers' Federation Act, 2006*, which provides that STRP contributions are to be remitted each month from September to June of each school year.
 - Use Code 0 for regular contributing teacher and include all pension remittance data such as salary, days and contributions.
- LTD premiums (for members up to age 65).

School Division Responsibilities (Ongoing, after June 30, 2023):

- **Provide STRP with timely notification** (preferably two months before the contract start date), in writing, of any retired STRP members who will become employed in a LEADS position in your school division. Please include their contract start date and end date in your notification. Providing this notice to STRP in a timely manner will ensure that their pension suspension can be handled appropriately and will avoid an overpayment/recovery situation.
- Their STRP monthly pension will be suspended effective on the first day of the month in which their contract starts.
- Pension contributions will need to be deducted throughout their period of re-employment. The following deductions would need to be submitted to the STF:
 - Monthly STRP pension contributions in accordance with Section 20(2)(f) of *The Teachers' Federation Act, 2006*, which provides that STRP contributions are to be remitted each month from September to June of each school year.
 - Use Code 0 for regular contributing teacher and include all pension remittance data such as salary, days and contributions.
- LTD premiums (for members up to age 65).

OVERVIEW

If you have any questions regarding the process required or the information provided above, please do not hesitate to contact the STRP at 306-373-1660 or strp@stf.sk.ca.

Additional information to consider:

- Information will follow from the Teachers' Superannuation Commission regarding treatment of group life insurance for LEADS members who are STRP members and are re-employed during retirement. You can contact their office at 1-877-364-8202.
- An STRP member who becomes re-employed during retirement as a LEADS member may wish to re-evaluate their health insurance needs, as they may become eligible for the group health plan through LEADS. If they enrolled to be a member of the STS health plan, benefits and premiums can be suspended during their period of re-employment. Contact the Superannuated Teachers of Saskatchewan for more information at 306-373-3879.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN
REGIONAL COLLEGES

Supplementary Information for Regional Colleges

Requirements to Contribute to the STRP

If a valid teacher's certificate is required in order for someone to apply for a position, and the job posting and description clearly states that, then the teacher *must* remit to the STRP. This differs from a person who holds a valid Saskatchewan teacher's certificate but does not require it for his or her position.

Hours in a School Day

For regional colleges, a school day is considered to be instructional time conducted between 9:00 a.m. and 12:00 p.m. and 1:00 and 3:30 p.m. Pensionable service is only applicable to the hours in the school day determined above.

It is important to note that service for teaching summer or night classes is not counted as pensionable service.

Days Taught in a Month

If individual periods of instruction are being taught, these periods are treated as a fraction of a whole day. This fraction is then multiplied by 19.7 to determine the days taught in a month.

$$\frac{\text{No. of hours worked}}{\text{available hours}} \times 19.7 \text{ days}$$

Daily Salary Rate

If a teacher's salary is based on individual periods of instruction, the daily salary rate is determined by dividing the total salary paid by the days taught.

However, some teachers work a full-year contract that is not equal to 197 days, but instead a few days more than or less than 197 days. In this situation, divide the actual annual salary for that teacher by 197 days to get a new revised daily salary rate based on 197 days. By doing this, you will ensure that you report to the STRP the teacher's full actual annual salary paid to them, without exceeding the maximum number of teaching days allowed, or 197 days. Note that this method is used *only* if the teacher has a full-year contract with the regional college.

Example

- A teacher works a full-year contract for a regional college that is 200 days. The teacher's annual salary is \$73,932. His revised daily salary rate for reporting purposes to the STRP would then be: $\$73,932 \div 197 \text{ days} = \375.29 . This is the daily salary rate to be used to determine contributions for STRP purposes.

REPORTS AND FORMS

Current School Year Contributions Form

This form is to be used when remitting deductions to the Federation for the current school year. All regular remittances, as well as adjusting entries for the current school year, are to be completed using this form. If entries are remitted via WRS, no forms are required.

The term "current school year" refers to the period from July 1 to June 30 of the school year we are presently in. For the period July 1, 2023, to June 30, 2024, we will be in the 2023-24 school year. Even though the June remittance may be received up to July 10 of the year, the Current School Year Contributions form is still used to respect the time lag in reporting information to the STRP.

A complete description of each area of the form is on the following page.

Note: Manual entries can be entered into an Excel spreadsheet and uploaded to WRS. This process can be used for all types of remittances; current year, previous year, and voluntary contributions.

Please refer to Appendix C for information on how to create the file and upload to WRS.

REPORTS AND FORMS

- 1 – Indicate for each entry if this is a regular contribution (10) or a current school-year adjustment (20).
- 2 – Indicate the total number of entries per page. Ensure that each entry is counted, even if a teacher is listed more than once.
- 3 – Total employment type for all pages used – not for each individual page.

F – Full-time – Is used for a full-time teacher with no days deducted from salary for this reporting period.

P – Part-time – Is used for part-time contract teachers.

S – *Substitute* – Is used for substitute teachers.

X – *Full-time, unpaid leave* – Is used for a full-time employee who had days deducted from salary during this reporting period.

- 4 – Indicate by code (F, P, S, X) what type of teacher each entry is (see explanation under 3).
- 5 – Indicate by code (0, 1, 4, 5, 6, 7, 8) what type of teacher each entry is (see explanation under 8).
- 6 – This is annualized salary for all teachers under temporary or permanent contracts divided by 10 to determine monthly earnings.

Part-time – Salary earned corresponds to the percentage of full-time salary the teacher would have earned if he/she had taught full time.

Substitutes – List actual salary earned.

Non-grid – Multiply actual daily salary by 19.7 (if full-time) or percentage of 19.7 (if part time).

- 3 – Total the salary, days taught and contributions for all pages used – not for each individual page.
- 8 – These codes are used to distinguish the rate of calculation.
 - 0 – Regular Teacher – Is used for full-time, part-time, substitutes and all others whose contributions are integrated with CPP.
 - 1 – Superannuate – Is used for a superannuated teacher who has returned to teaching. There should be no deductions – but salary and days taught should be reported.
 - 4 – Sabbatical – Is used for teachers on sabbatical who are continuing contributions.
 - 5 – Deferral Period – Is used for teachers who are teaching but deferring income and receiving a reduced salary under a deferred salary leave plan.
 - 6 – Not Contributing to CPP – Is used for teachers belonging to religious orders who have taken a vow of perpetual poverty (e.g., a Sister); or a teacher that is between 65 and 71, and is receiving a CPP or QPP retirement pension and has filed an election with the CRA to stop paying CPP contributions.
 - 7 – *Maternity SEB Plan* – Is used for teachers who receive benefits under the Supplemental Employment Benefits Plan.

[illegible]

- 8 – Deferred Leave Period** – Is used for teachers on the leave portion of a deferred salary leave plan who are continuing contributions.

Total the codes for all pages used – not for each individual page.

Note: Effective 2012, if a teacher is under age 65 and is working, CPP contributions are mandatory.

REPORTS AND FORMS

Previous School Years Contributions Form

This form is to be used when adjustments need to be made to a previous school year that are not being remitted via WRS.

The term "previous school year" refers to the period from July 1 to June 30 of any school year prior to the one we are presently in. As of July 1, 2023, we are in the 2023-24 school year, so any period from July 1 to June 30 prior to the current school year is a previous school year. For example:

- July 1, 2022 to June 30, 2023, is a previous school year.

Please ensure you properly indicate which *school year*, not calendar year, you wish to adjust on this form. You can use one of the following abbreviations to indicate the school year:

- "2022-23" or "2023" for the 2022-23 school year.

A complete description of each area of the form is on the following page.

Note: Manual entries can be entered into an Excel spreadsheet and uploaded to WRS. This process can be used for all types of remittances; current year, previous year, and voluntary contributions.

Please refer to Appendix C for information on how to create the file and upload to WRS.

REPORTS AND FORMS

- 1 – Indicate the year which is being adjusted. Please list as a school year (e.g. 2021-22).

- 2 –** Indicate the total number of entries per page. Ensure that each entry is counted, even if a teacher is listed more than once.

- 3 – Total employment type for all pages used – not for each individual page.**

F – Full-time – Is used for a full-time teacher with no days deducted from salary for this reporting period.

P – Part-time – Is used for part-time contract teachers.

S – Substitute – Is used for substitute teachers.

X - *Full-time, unpaid leave* - Is used for a full-time employee who had days deducted from salary during this reporting period.

- 4 –** Indicate by code (F, P, S, X) what type of teacher each entry is (see explanation under 3).

- 5 –** Indicate by code (0, 1, 4, 5, 6, 7, 8) what type of teacher each entry is (see explanation under 10).

- 6 – Report the difference between what was previously reported and the correct salary.**

- 7 – To be adjusted when reporting error has occurred. If adjusting entry relates to retroactive pay or bonuses/allowances – no adjustment is needed for days.

- 8 – Report the difference between what was previously reported and correct contributions.**

- 9 – Total the salary, days taught and contributions for all pages used – not for each individual page.**

- 10** – These codes are used to distinguish the rate of calculation.

- 0 – *Regular Teacher* – Is used for full-time, part-time, substitutes and all others whose contributions are integrated with CPP.

- 1 – Superannuate – Is used for a superannuated teacher who has returned to teaching. There should be no deductions – but salary and days taught should be reported.

- 4 – *Sabbatical* – Is used for teachers on sabbatical who are continuing contributions.

- 5 – Deferral Period** – Is used for teachers who are teaching but deferring income and receiving a reduced salary under a deferred salary leave plan.

- 6 – Not Contributing to CPP** – Is used for teachers belonging to religious orders who have taken a vow of perpetual poverty (e.g., a Sister); or a teacher that is between 65 and 71 and is receiving a CPP or QPP retirement pension, and has filed an election with the CRA to stop paying CPP contributions.

- 7 - *Maternity SEB Plan* – Is used for teachers who receive benefits under the Supplemental Employment Benefits Plan.

- 8 – *Deferred Leave Period* – Is used for teachers on the leave portion of a deferred salary leave plan who are continuing contributions.

STF
PENSION

PREVIOUS SCHOOL YEARS CONTRIBUTIONS

2317 Arden Avenue, Saskatoon SK, Canada, S7L 2A9

Phone: 306-373-1660 Toll Free: 1-800-667-7702 Fax: 306-955-1151

Cheques should be made payable to: **Saskatchewan Teachers' Federation**

School Division Name	Pay Period _____, ____ Month Year	Page ____ of ____
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Office Use Only	School Division #	School Year	Month	Date Received	Date Processed
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[illegible]

Number of Entries	RECORD TYPE	EMPLOYMENT TYPE	CPP CODE	Total Salary	Total Days	Total Contributions
2	30 - Previous Year	TOTALS	TOTALS	9		
		F - Full-time	CPP Inactive/Retiree			
		P - Part-time	3 - Regular Teacher			
		S - Substitute	4 - Substitute			
		X - Full-time, Unpaid Leave	5 - Deferral Period			
			6 - Not Contributing to CPP			
			7 - Maternity Sick Plan			
			8 - Deferred Leave Period			

Note: Effective 2012, if a teacher is under age 65 and is working, CPP contributions are mandatory.

General Information: This form is used when making contribution adjustments for all years prior to the current school year.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

REPORTS AND FORMS

Authorization for Voluntary Contributions Through Payroll Deductions Form

The Authorization for Voluntary Contributions Through Payroll Deductions form is to be completed by a teacher to authorize the deduction from payroll of voluntary contributions. Please note: only teachers actively teaching under contract may make voluntary contributions (i.e., *not* substitute teachers). These voluntary contributions are then remitted to the STRP by the employer on behalf of the teacher. Once completed and signed, the teacher should return the form to the board. Copies are to be distributed as follows:

White copy: Retained by school division
Pink copy: Retained by teacher
Yellow copy: Sent to STRP

A complete description of all areas to be completed is on the following page.

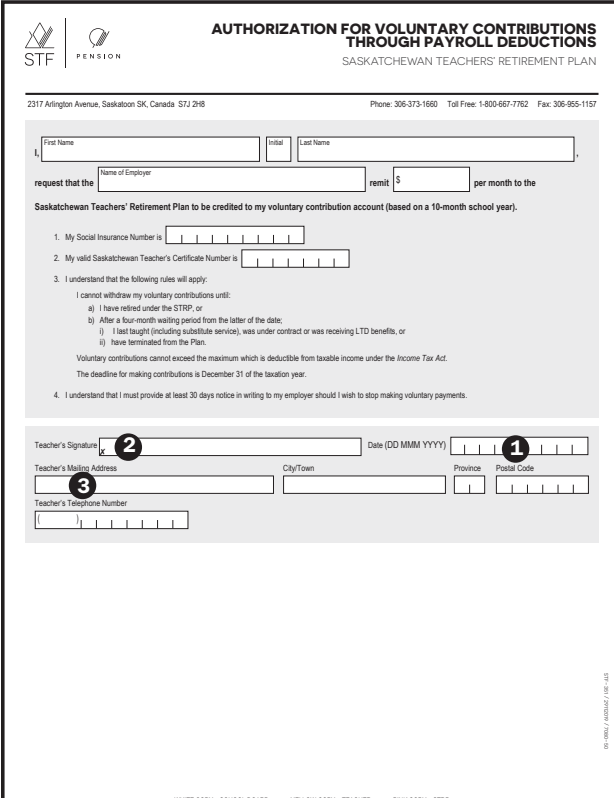
The Authorization for Voluntary Contributions Through Payroll Deductions form must accompany remittances of voluntary contributions to the STRP; however, this form is not required if the voluntary contributions are uploaded to WRS by the school division as a separate upload (ie, the batch contains **only** voluntary contributions). A complete description of all areas to be completed is on the following pages.

When preparing the teacher's T4, the voluntary contributions remitted for the tax year must be included with the regular STRP contributions in Box 20. They must also be added to the regular service pension adjustment value to calculate the total pension adjustment to be reported for the teacher.

- 1 – Date teacher has completed the form.
- 2 – Signature of contributing teacher upon completion of the form.
- 3 – Address where teacher can be contacted.

Note: Manual entries can be entered into an Excel spreadsheet and uploaded to WRS. This process can be used for all types of remittances; current year, previous year, and voluntary contributions. If using for voluntary contributions, the file must only include voluntary contributions.

Please refer to Appendix C for information on how to create the file and upload to WRS.



The form is titled "AUTHORIZATION FOR VOLUNTARY CONTRIBUTIONS THROUGH PAYROLL DEDUCTIONS" and "SASKATCHEWAN TEACHERS' RETIREMENT PLAN". It includes contact information for the STRP: 2317 Arlington Avenue, Saskatoon SK, Canada S7J 2H8, Phone: 306-373-1660, Toll Free: 1-800-667-7762, Fax: 306-955-1157. The form contains fields for the teacher's First Name, Initial, Last Name, Name of Employer, and a request to remit a certain amount per month to the STRP. It also includes a section for the teacher's Social Insurance Number and Saskatchewan Teacher's Certificate Number. A section titled "I understand that the following rules will apply:" lists conditions for withdrawal of contributions. The form requires the teacher's signature and date, and provides fields for the teacher's mailing address, city/town, province, postal code, and telephone number. The form is marked with numbers 1, 2, and 3 corresponding to the instructions on the left. At the bottom, it indicates that the white copy goes to the school board, the yellow copy to the teacher, and the pink copy to the STRP.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

REPORTS AND FORMS

Monthly Remittance Edit Report

This report is provided to school jurisdictions to assist with making appropriate adjustments from month to month. It includes:

Monthly Remittance Edit Report

This report lists all entries that require information and/or adjustments. All problems are listed above each entry and a solution is provided on how to clear up the problems. A list of the types of edit messages, the reason for the message and how to handle them are on the following pages.

Monthly Remittance Summary

This report lists all entries where a variance occurs for a teacher for that month.

All adjustments are to be submitted in the same format as the Current School Year Contributions form and can be included on your next WRS remittance. You may use your own computer-generated form (using the same format as the printed form) or you can obtain this form from the Federation website, www.stf.sk.ca, or contact the STRP if you do not have a supply. These adjustments can also be uploaded to WRS using Excel, please refer to Appendix C for instructions.

Include the adjustments with your next regular remittance and send or withhold the appropriate amount of contributions. If the adjustments do not require funds to be sent with or withheld from your next remittance, you may fax or send the adjustments to the STRP through WRS secure messages.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

REPORTS AND FORMS

How to Interpret Monthly Remittance Edit Messages

Edit Message	Reason	How to Handle
Birthdate, Sex or Member Status Is Missing	Data was missing on the Enrolment form submitted, or an Enrolment form was not received.	Have the teacher complete and send in a new Enrolment form or Change of Information form, whichever is appropriate.
Certificate Number Is Missing	We do not have a valid certificate number for this teacher.	Fax or send WRS message to the STRP and provide the number once the teacher receives it from the Ministry of Education.
Current Year Adjustment, No Matching Record	Entry was sent with a record type of 20, but no previous entry was received with the same employment type for this month to which an adjustment can be made.	Either change the record type to a 10 (initial entry) or check month, employment type, etc., for the adjusting entry to ensure it matches the initial entry.
CPP Code Is 4	An entry was submitted with a CPP Code 4.	Please confirm with STRP that this teacher is on sabbatical leave.
Days Remitted > Maximum Number of Days in School Year	The maximum number of days in a school year is 197.	The days must be reduced to bring them down to the maximum of 197 per year.
Dummy Certificate Number	The certificate number is invalid.	Fax or send WRS message to the STRP and provide the number once the teacher receives it from the Saskatchewan Professional Teachers Regulatory Board (SPTRB).
Dummy SIN	A dummy SIN was used on the report, such as the first two characters of the SIN are 97, 99 or 00 which indicates the SIN is a dummy number.	Obtain correct SIN and fax or send WRS message to the STRP by entering correct SIN on edit report.
Duplicated Remittance	The same entry has been received twice.	Check the month indicated and if the data is correct, the second entry should have a record type of 20.
Employment Type Is Invalid	A blank space or incorrect employment type has been used.	Use only those codes as described on the current or previous school year contributions forms. Do not leave fields blank.
Invalid School Year	School year is invalid.	Check school year.
Maximum days in month is 24	There is more than 24 days in a month from all sources.	Confirm days with school calendar.

REPORTS AND FORMS

How to Interpret Monthly Remittance Edit Messages, continued

Edit Message	Reason	How to Handle
Invalid SIN	The SIN is not valid.	Check to ensure the SIN has been correctly reported. Send in a new Information Change of Information form with corrected SIN
Member Has Withdrawn All Benefits From the Plan	Member has withdrawn benefits from the Plan for the period in question; therefore, an adjustment is not allowed.	Reverse entry and return funds to teacher.
Member in Formula Plan	The teacher listed has had contributions sent to the wrong pension plan.	Prepare a reversal adjustment to reverse the member from STRP's records and deduct from the next month's remittance. Send remittance and contributions to the Saskatchewan Teachers' Superannuation Commission in Regina.
Member Has Superannuated	According to our records, the teacher has superannuated.	Return funds to teacher.
Member Status Not Active	Member had terminated in the past and has now come back to teaching.	Have the teacher complete and send in a new Enrolment form.
New Teacher, No Record Found	No information has been received for this teacher.	Have the teacher complete and send in an Enrolment form.
Record Type is 10, Must Have Salary, Days and Contributions	An entry was sent in with a record type of 10, but either the salary, days or contribution amount was blank, or the entry was not the first entry for that month and it should have had a record type of 20.	Provide the missing information or the correct record type.
Salary, Days or Contributions Will Go Negative	If this entry is posted, it will make salary, days and/or contributions be reported as a negative.	Check entry and provide the necessary adjustments.
Surname Mismatch	The surname reported does not match the name listed in the STRP computer system.	Check the remittance report to ensure that the correct SIN and name have been submitted. If a teacher has changed his/her name, please have the teacher complete and send in Change of Information form.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

REPORTS AND FORMS

Annual Confirmation Report

This report is sent to school jurisdictions after the end of the school year. It includes:

Annual Remittance Confirmation

This report contains the remittance information received from the school division for each remitting teacher, along with a summary of the remittance information received for the entire school year.

Annual Remittance History

A posting history is provided for each teacher who has a variance or where an adjustment is needed. All entries submitted for the school year to the STRP are listed for that teacher.

All adjustments are to be submitted in the same format as the Previous School Years Contributions form, unless remitted via WRS. You may use your own computer-generated form (using the same format as the printed form) or you can obtain this form from the Federation website, www.stf.sk.ca, or contact the STRP if you do not have a supply. These adjustments can also be uploaded to WRS using Excel, please refer to Appendix C for instructions.

Include the adjustments with your next regular remittance and send or withhold the appropriate amount of contributions. If the adjustments do not require funds to be sent with or withheld from your next remittance, you may fax or send the adjustments to the STRP through WRS secure messages.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

REPORTS AND FORMS

Pension Adjustment Calculations

All employers who participate in a Registered Pension Plan must calculate a Pension Adjustment for each employee contributing to the plan. Generally, the employer has to report the Pension Adjustment for each employee to the Canada Revenue Agency on a T4 slip by the last day of February each year. It is the responsibility of the employer to ensure the total Pension Adjustment value reported for a member does not exceed the limits established by the CRA.

You will need the following information to calculate Pension Adjustments for members of the Saskatchewan Teachers' Retirement Plan:

Plan registration number:	0689075
Type of pension plan:	Defined benefit, multi-employer plan
Lifetime benefit formula for members who contribute to Canada Pension Plan:	1.3% up to YMPE; 2.0% on amounts over YMPE
Lifetime benefit formula for members who do not contribute to Canada Pension Plan:	2.0%

The following is a brief overview of definitions, how to calculate Pension Adjustments and redetermined Pension Adjustments and examples. Please contact the CRA for more detailed information or refer to the *Pension Adjustment Guide* issued by them. This brochure can be ordered from the CRA over the phone or can be downloaded from their website, canada.ca/en/revenue-agency/services/forms-publications/publications/t4084.html.

Definitions

Annualized Salary

Annualized Salary is the salary based on the annual rate of pay for a full time equivalent position.

Pensionable Service

Pensionable Service is the amount of service to be credited under the plan for pension benefit purposes in respect of a calendar year. For teachers who work less than full time, pensionable service should be expressed as a percentage of a full-time equivalent.

Benefit Earned

The Benefit Earned is the portion of a member's pension that is considered to have accrued during the year. This would generally be calculated by multiplying the plan's formula for the lifetime benefit by the member's pensionable earnings. A teacher's benefit earned is calculated as follows:

For members contributing to the Canada Pension Plan:

.013 x annualized salary up to the YMPE x pensionable service for the year
plus
.020 x annualized salary over the YMPE x pensionable service for the year

For members not contributing to the Canada Pension Plan:

.020 x annualized salary x pensionable service for the year

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

REPORTS AND FORMS

Pension Credit Formula

Use the pension credit formula to arrive at the pension credit for a defined benefit provision of an RPP. Multiply the benefit earned by nine and then subtract the Pension Adjustment offset. If the calculation results in a negative amount, the pension credit is nil.

$$(9 \times \text{benefit earned}) - (\$600 \times \text{pensionable service for the year})$$

Pension Adjustment

The Pension Adjustment is an individual's total pension credits for the year from the Saskatchewan Teachers' Retirement Plan.

Specific Situations

Death

A Pension Adjustment is not required in the year of death.

Leaves

If the teacher elects to contribute to the STRP while on leave, the Pension Adjustment will be based on the salary reported to the STRP for pension purposes. If the teacher elects not to contribute to the STRP while on leave, a Pension Adjustment is not required for the period on leave.

Retirements

If a teacher retires during the year, a Pension Adjustment is required for the period of time the teacher was teaching. If a teacher returns to teaching while in receipt of a retirement allowance from the STRP, a Pension Adjustment is not calculated for the post retirement period as the teacher is not making contributions to the STRP.

Settlements

Settlements, such as redundancy pay, unless stated in the teacher's Mutual Agreement of Termination, are not included in the annualized salary for pension purposes; therefore, these settlements are not included in the Pension Adjustment calculation.

Teachers Receiving LTD Benefits

The STRP will calculate the Pension Adjustment for the period of time the teacher was receiving benefits from the Teachers' Long-Term Disability Plan.

Voluntary Contributions

Voluntary contributions will have an impact on the Pension Adjustment. The Pension Adjustment for the tax year will equal the sum of the defined benefit Pension Adjustment and the voluntary contributions remitted for that tax year.

If voluntary contributions are remitted by the employer, it is the responsibility of the employer to calculate the Pension Adjustment relating to those voluntary contributions.

If voluntary contributions are remitted directly by the member to the STRP, the STRP will calculate the Pension Adjustment relating to those voluntary contributions.

PENSION ADJUSTMENTS**Examples**

Please note the examples below are calculated using the January 1, 2015, YMPE. Please see the STRP Chapter, page 2 for the YMPE amounts from January 1, 1990, and onward.

Full-time teacher, annual rate \$73,932

Benefit earned:

$$0.013 \times \$53,600 \times 197/197 = \$696.80$$

$$0.020 \times \$20,332 \times 197/197 = \underline{\$406.64}$$

$$\$1,103.44$$

Pension credit:

$$(9 \times \$1,103.44) - (\$600 \times 197/197) = \$9,330.96$$

Part-time teacher 50 percent, annual rate \$73,932

Benefit earned:

$$0.013 \times \$53,600 \times 98.5/197 = \$348.40$$

$$0.020 \times \$20,332 \times 98.5/197 = \underline{\$203.32}$$

$$\$551.72$$

Pension credit:

$$(9 \times \$551.72) - (\$600 \times 98.5/197) = \$4,665.48$$

Substitute teacher, annual rate \$73,932

(taught 28 days in the spring term and 30 days in the fall term)

Benefit earned:

$$0.013 \times \$53,600 \times 58/197 = \$205.15$$

$$0.020 \times \$20,332 \times 58/197 = \underline{\$119.72}$$

$$\$324.87$$

Pension credit:

$$(9 \times \$324.87) - (\$600 \times 58/197) = \$2,747.18$$

Part-time teacher 50 percent, annual rate \$73,932**Substitute teacher, annual rate \$39,400**

(substitute taught 28 days in the fall term)

Pension credit for part-time service:

Benefit earned:

$$0.013 \times \$53,600 \times 98.5/197 = \$348.40$$

$$0.020 \times \$20,332 \times 98.5/197 = \underline{\$203.32}$$

$$\$551.72$$

Pension credit:

$$(9 \times \$551.72) - (\$600 \times 98.5/197) = \$4,665.48$$

Pension credit for substitute service:

Benefit earned:

$$0.013 \times \$39,400 \times 28/197 = \$72.80$$

Pension credit:

$$(9 \times \$72.80) - (\$600 \times 28/197) = \$569.92$$

TOTAL Pension Adjustment:

$$\$4,665.48 + \$569.92 = \$5,235.40$$

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

PENSION ADJUSTMENTS

Full-time teacher exempt from CPP, annual rate \$45,000

Benefit earned:

$$0.020 \times \$45,000 \times 197/197 = \$900.00$$

Pension credit:

$$(9 \times \$900) - (\$600 \times 197/197) = \$7,500.00$$

Full-time teacher exempt from CPP, annual rate \$73,932

Benefit earned:

$$0.020 \times \$73,932 \times 197/197 = \$1,478.64$$

Pension credit:

$$(9 \times \$1,478.64) - (\$600 \times 197/197) = \$12,707.76$$

Part-time teacher 50 percent, exempt from CPP, annual rate \$73,932

Benefit earned:

$$0.020 \times \$73,932 \times 98.5/197 = \$739.32$$

Pension credit:

$$(9 \times \$739.32) - (\$600 \times 98.5/197) = \$6,353.88$$

Redetermined Pension Adjustments

The Saskatchewan Teachers' Retirement Plan may contact a school division to request calculation and submission of a redetermined Pension Adjustment to the CRA for specified years. If a member purchases a leave for pension credit directly from the plan administrator and the purchase has taken place by April 30 of the year following the year in which the leave has ended, the *Income Tax Act* requires the employer to redetermine the Pension Adjustment.

A redetermined Pension Adjustment for a year, under a defined benefit provision of a plan, is the Pension Adjustment for that year recalculated to include the retroactive benefits (i.e., purchased service). In other words, it is the total of the Pension Adjustment (as originally reported for the year) and the additional Pension Adjustment resulting from the retroactive benefits or purchased service. If the T4 slip for a specified year has not been calculated and submitted, calculate the Pension Adjustment in the normal way but include the purchased service in the calculation. If the Pension Adjustment has already been calculated and submitted for the specified year, calculate and submit a redetermined Pension Adjustment to the CRA. The STRP will provide the school division with the information required to calculate the redetermined Pension Adjustment.

If a Qualifying Transfer is reported by STRP to a school division, the Pension Adjustment or redetermined Pension Adjustment is reduced by the amount of the Qualifying Transfer.

The employer must file an amended T4 or T4A Supplementary for each year that a redetermined Pension Adjustment is calculated within 60 days of the date of the retroactive contribution.

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

PENSION ADJUSTMENTS

Example

Purchase of spring 2015 leave:

days = 80.6, salary = \$29,130.56, annualized salary = \$71,200

Actual teaching service for the calendar year of 2015:

days = 78.6, salary = \$28,947.54, annualized salary = \$72,553

A teacher purchases maternity service on January 31, 2016, for a leave taken during the 2015 spring term.

The STRP contacts the school division on February 5, 2016, with the pertinent purchase information. The T4s have already been submitted to the CRA. The redetermined Pension Adjustment is calculated as follows:

Annualized salary

= $((\$29,130.56 + \$28,947.54)/159.2 \text{ days}) \times 197 \text{ days}$

= \$71,868

Benefit earned:

$0.013 \times \$53,600 \times 78.6/197 =$ \$278.01

$0.020 \times \$18,268 \times 78.6/197 =$ \$145.77

\$423.78

$0.020 \times \$71,868.00 \times 80.6/197 =$ \$588.08

Total benefit earned = \$1,011.86

Redetermined pension credit:

$(9 \times \$1,011.86) - (\$600 \times 159.2/197) =$ \$8,621.87

Charitable Foundation

The Dr. Stirling McDowell Foundation for Research Into Teaching Inc. is a registered, non-profit charity under the *Income Tax Act* and a corporation under *The Non-profit Corporations Act, 1995*. Its purpose is to support research into teaching.

The Provincial Collective Bargaining Agreement provides the opportunity for teachers to contribute to the McDowell Foundation by payroll deduction.

Provincial Collective Bargaining Agreement

Article 2 (Salaries of Teachers), Section 2.11 of the *2019-2023 Provincial Collective Bargaining Agreement* provides the authority to deduct contributions to the McDowell Foundation as follows:

“Upon submission of a written request to the Chief Financial Officer of a school division, a teacher shall be entitled to have deducted, from the teacher’s salary payments, voluntary contributions to the Saskatchewan Teachers’ Superannuation Plan or the Saskatchewan Teachers’ Retirement Plan and/or to the Dr. Stirling McDowell Foundation for Research Into Teaching and Learning.”

Eligibility to Participate

Any school division employee who is under contract with a school division and receiving salary payments on a regular basis should be able to make donations to the McDowell Foundation through payroll deduction. Itinerant teachers working for more than one school division are asked to make payroll deduction arrangements through the division that handles their salary payments.

Substitute teachers and temporary teachers are not eligible to make donations through payroll deductions; however, they are encouraged to contact the Foundation directly to make other arrangements for their donations.

CALCULATION OF DONATIONS

Payment Options

Donations by payroll deduction to the McDowell Foundation may be made monthly.

The calculation of the donation will depend on the option chosen and the pay schedule of the donor. The formula is:

$$\frac{\text{Total pledge}}{\text{Number of months}} = \text{Yearly deduction amount}$$

All school divisions should forward donations to the McDowell Foundation on a monthly basis along with other remittances that go to the Saskatchewan Teachers' Federation. It is acceptable for donations to be included in a lump sum payment to the STF provided information about donors and amounts deducted is also given with the monthly payment. School divisions should remit donations deducted by payroll for the months of July and August within 10 calendar days after the month in which they were deducted.

Examples

Monthly Donations

Assumption:

- Total Pledge is \$1,200;
- Pledge is monthly over two years beginning September 1, 2020.

Situation	Yearly Amount	Payroll Deduction
Donor is on a 10-month pay schedule.	\$600 $\frac{\$1,200}{2 \text{ years}} = \600	\$60 per month for 10 months for September 2020 to June 2021 inclusive, and \$60 per month for 10 months for September 2021 to June 2022 inclusive. $\frac{\$600}{10 \text{ months}} = \60
Donor is on a 12-month pay schedule.	\$600 $\frac{\$1,200}{2 \text{ years}} = \600	\$50 per month for 24 months beginning September 2020. $\frac{\$600}{12 \text{ months}} = \50

CALCULATION OF DONATIONS

Special Calculations

Change in Gift

Teachers who are making donations to the Foundation through payroll deduction may wish at some point to change the amount of their pledged gift or alter the schedule of payments. These changes require the completion of a new pledge form that should be forwarded to the Foundation in the usual way along with a Termination of Deductions form indicating that the original pledge has lapsed.

Teachers who wish to add or change special instructions regarding their donations do not need to complete a new pledge form. They should be encouraged to contact the Foundation directly to discuss the changes they would like to make.

Change in Employment

When a teacher becomes unemployed, takes a job outside the education system or leaves the school division in which he or she completed a pledge form for payroll deductions to take employment in another school division, the pledge automatically lapses. School divisions should inform the Foundation that this has happened by completing the Termination of Deductions form and sending it to the Foundation with the next remittance payment.

Death of a Donor

Donations to the McDowell Foundation by payroll deduction would cease upon the death of a donor.

ISSUANCE OF RECEIPTS

Issuance of Receipts

The McDowell Foundation is responsible for the issuance of official income tax receipts directly to the donors. Income tax receipts will be issued in January or February for all monies received in the previous year. (For example, if you deduct a donation from an employee's December 2020 pay but do not remit the money to us until January 2021, that amount will not be included on the income tax receipt issued for 2020.) Therefore, it is very important that we receive the remittance from your board in a timely fashion.

Boards that collect donations for the Foundation from their employees through payroll deduction and remit them to the Federation should not include these donations on the T4 slips issued to the employees at the end of the tax year. Inclusion of the donations would give the T4s the status of an income tax receipt for income tax purposes and act as a duplicate of the official receipts issued by the Foundation.

Forms

All forms for donations by payroll deduction may be printed from the Saskatchewan Teachers' Federation website at www.stf.sk.ca or can be supplied by contacting the McDowell Foundation at mcdowell@stf.sk.ca.

New Pledges

- Payroll Deduction Form

Remitted Donations

- Monthly Record of Donations by Payroll Deduction

Change in Gift

- Termination of Deductions
- Payroll Deduction Form

Change in Employment

- Termination of Deductions

Seventh-Day Adventist Gifts

- Request for Exemption

FORMS

Payroll Deduction Form

The McDowell Foundation has developed a Payroll Deduction Form that school division employees can use to make donations by payroll deduction. The completed form authorizes school divisions to deduct money from the employee's salary and provides the McDowell Foundation with necessary information about the donation being made or pledged.

The teacher should complete the Payroll Deduction Form and keep a copy. The school division keeps the original and must send a copy to the Foundation at the time of the teacher's first donation by payroll deduction.

Some local teachers' associations have developed a form that teachers in their jurisdictions can use to authorize a monthly payroll deduction for the McDowell Foundation along with payment of their local association fees. As long as these forms contain the same essential information as the Payroll Deduction Form, they may be used following the same distribution method.

MCDOWELL FOUNDATION FORMS



Payroll Deduction

Donor Information

School Division

Name of Donor

Address

My total gift to support research into teaching and learning is \$

I authorize my school division to deduct:

- ☐ \$ one-time deduction in
(Month/Year, e.g., JAN 2020)
- ☐ \$ per pay period beginning in and ending in
(Month/Year, e.g., JAN 2020) (Month/Year, e.g., JAN 2021)
- ☐ \$ per pay period until further notice
- ☐ \$ annually in for years
(Month e.g., JAN)

Designate Donation*

- ☐ General
- ☐ Endowment

Special Instructions

- ☐ I wish my donation to remain anonymous
- ☐ I wish only the amount of my donation to remain anonymous

Signature

Date

(Day/Month/Year, e.g., 31 JAN 2020)

* For more information, please contact the McDowell Foundation at mcdowell@stf.sk.ca or visit the website at mcdowellfoundation.ca/donations.


Please note: Official tax receipts will be issued in January or February by the McDowell Foundation.

STF-0009 / 2020015 / MCD003

Dr. Stirling McDowell Foundation for Research Into Teaching
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
T: 306-373-1660 F: 306-374-1122

December 2020

This form should accompany the remittances issued to the Saskatchewan Teachers' Federation each month.



Monthly Record of Donations by Payroll Deduction

Donor Information

Name of School Division

Donations For

(Month/Year, e.g., JAN 2020)

Name of Donor

Amount Donated


Dr. Stirling McDowell Foundation for Research Into Teaching
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
T: 306-373-1660 F: 306-374-1122

STF-00986 / 2020/2021 / MCDF021

December 2020

Termination of Deductions

Teachers who are making donations to the Foundation through payroll deduction and wish to change the amount of their pledged gift or alter the schedule of payments should complete a new pledge form and a Termination of Deductions form indicating that the original pledge has lapsed.

	<h3>Termination of Deductions</h3>
Donor Information	
<div style="border: 1px solid black; margin-bottom: 5px; padding: 2px;">Name of School Division</div> <div style="border: 1px solid black; margin-bottom: 5px; padding: 2px;">Name of Donor</div> <div style="display: flex; align-items: center; margin-bottom: 5px;"> <div style="border: 1px solid black; padding: 2px; margin-right: 5px;">Date Deductions Stopped</div> <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> <div style="border: 1px solid black; width: 20px; height: 20px;"></div> </div> </div> <div style="font-size: 0.8em; margin-left: 20px;">(Month/Year, e.g., JAN 2020)</div>	
Reason for Termination <input type="checkbox"/> Donor is re-pledging <input type="checkbox"/> Donor has cancelled the pledge <input type="checkbox"/> Donor is no longer employed by this school division <div style="margin-left: 20px;">Name of new division (if applicable and known):</div> <div style="border: 1px solid black; height: 40px; margin-left: 20px;"></div>	
<input type="checkbox"/> Other reason (please specify, if known) <div style="border: 1px solid black; height: 250px; margin-top: 10px;"></div>	
<small>Dr. Stirling McDowell Foundation for Research Into Teaching 2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada T: 306-373-1660 F: 306-374-1122</small>	
<small>December 2020</small>	<small>STF-00881 / 202002 / AKCD001</small>

FORMS

Seventh-Day Adventists

Any Seventh-Day Adventist teacher under contract to a board of education may apply to the STF for an exemption from membership fees.

The teacher must provide evidence that he or she is a Seventh-Day Adventist member in good standing (letter from the minister of the Seventh-Day Adventist Church), complete the Request for Exemption From Membership in the STF and Request for a Donation Through Payroll Deduction to the McDowell Foundation form and mail both documents to the STF.

The STF will mail a signed, approved copy of the Request for Exemption form to the school division secretary-treasurer. An amount equivalent to a membership fee can then be remitted to the STF as a donation to the McDowell Foundation in lieu of the teacher paying membership fees.

MCDOWELL FOUNDATION FORMS



REQUEST FOR EXEMPTION

FROM MEMBERSHIP IN THE STF AND REQUEST FOR A DONATION
THROUGH PAYROLL DEDUCTION TO THE MCDOWELL FOUNDATION

Section A

I hereby signify that I am a member of the Seventh-Day Adventist Church and prevented by my religious convictions from membership in the professional organization of Saskatchewan teachers. Evidence that I am a member in good standing of the Seventh-Day Adventist Church is attached (attach letter from a minister of the Seventh-Day Adventist Church). I hereby request that:

1. I be granted exemption from membership in the Saskatchewan Teachers' Federation, and
2. My employing school division, _____, deduct from my monthly salary an amount equivalent to what would be my monthly deduction for the STF membership fee in that year. This amount is to be remitted as a monthly donation by payroll deduction to the Dr. Stirling McDowell Foundation for Research Into Teaching Inc. for as long as I am employed by the division. Instructions regarding my donation are provided below.

Teacher's Signature

X

Date Signed

(Day/Month/Year, e.g., 31 JAN 2020)

Section B

The Saskatchewan Teachers' Federation grants _____ an exemption from membership in the professional organization of Saskatchewan teachers under the terms of its agreement with the Seventh-Day Adventist Church on July 1, 2020.

STF Executive Director

X

Date Signed

(Day/Month/Year, e.g., 31 JAN 2020)

Section C

Donation Instructions

I hereby direct that my donations to the McDowell Foundation be held for a period of not less than 10 years from the date of the donation.

☐ I wish my donation to remain anonymous. ☐ I wish only the amount of my donation to remain anonymous.

Donor's Name

Teacher's Certificate Number

School Mailing Address

City/Town

Province

Postal Code

School Phone

() _____

Home Mailing Address

City/Town

Province

Postal Code

Home Phone

() _____

Please note: official tax receipts will be issued by the McDowell Foundation in January or February of each year.

STF-00369 / 20200211 / 7036-50

Saskatchewan Teachers' Federation
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
Telephone: 306-373-1660 Facsimile: 306-374-1122

STF Members' Health Plan Summary

The STF Members' Health Plan came into effect April 1, 2001. The Plan includes teachers who are members of the STF who hold a valid teacher's certificate and are employed under contracts of employment pursuant to Section 200 of *The Education Act, 1995*.

The Plan is funded through the terms of the Provincial Collective Bargaining Agreement. The STF is responsible for the design and administration of the program. A board of directors has been appointed by the STF Executive. The board stands in a fiduciary relationship to plan members and determines all matters related to the operation of the Plan and its decisions are final and binding.

Members of the Plan receive coverage for eligible prescription drugs, extended health benefits, out-of-country emergency benefits, eye examinations and vision services and supplies.

Eligibility to Participate

Teachers are eligible to participate in the STF Members' Health Plan if (any of the following):

- Employed under a continuous, replacement or temporary contract with a board of education or a conseil scolaire pursuant to Section 200 of *The Education Act, 1995*.
- A member of the STF and employed as a teacher in an independent school that receives operating funding from the Ministry of Education, provided that the teachers in the school are not members of any trade union and are not covered by any other collective bargaining agreement.
- Age 65 or older and employed as a teacher under a continuous, replacement or temporary contract with a board of education or a conseil scolaire pursuant to Section 200 of *The Education Act, 1995*.
- Teachers employed in historical high schools are eligible to participate.

Teachers who are in receipt of disability benefits, either through the Teachers' Long-Term Disability Plan and/or the Saskatchewan Teachers' Superannuation and Disability Benefits Plan, will be covered under the Plan until the end of the month of the member's 65th birthday. If the member returns to teaching pursuant to Section 200 of *The Education Act, 1995*, and satisfies the eligibility requirements benefits will continue.

Teachers must complete 20 full or partial days of teaching to qualify for eligibility. After this requirement has been met, coverage will be applied retroactively to the first paid teaching day of the contract.

Teachers may also enrol spouses or partners and dependent children in the Plan who meet the eligibility requirements.

Substitute teachers are not eligible for coverage under this Plan.

Coverage terminates when a teacher's employment ends, the teacher is no longer eligible, the member is no longer a teacher as defined by *The Education Act, 1995*, or the Plan terminates, whichever is earliest. If a teacher's continuous or replacement contract terminates on the last teaching day of the school year and the teacher enters into a like contract of employment on the next paid teaching day, coverage will be applied retroactively to the last paid teaching day with no break in coverage. Teachers on temporary contracts, whose contracts end on the last school day of the year, are not eligible for benefits over the summer months. Teachers who retire cease to be eligible for benefits on the date of retirement, which is the date that retirement benefits first become payable under the Saskatchewan Teachers' Retirement Plan or the Saskatchewan Teachers' Superannuation Plan. Teachers who plan to return to teaching following retirement become eligible for MHP benefits again on the first paid school day of their new contract after their retirement date and cease on the last paid school day.

REPORTING REQUIREMENTS

Enrolment and Change of Information Forms

In order for the STF to maintain accurate and current records for teachers and their dependants, the timely submission of various forms is required.

Each time a teacher signs a contract of employment, an Enrolment form (refer to Introduction Chapter, Enrolment/Change of Information Forms Section, page 6) must be completed and sent to the STF. This form allows the plan staff to enrol the member in the Plan so benefits can be received.

Each time the teacher experiences a change in personal information, the Change of Information form (refer to Introduction Chapter, Enrolment/Change of Information Forms Section, page 7) must be completed and sent to the STF. Effective January 1, 2023, all changes of information, including those related to the Teachers' Dental Plan, should be submitted to the STF using the STF Change of Information form.

It is the responsibility of the teacher to ensure these forms are fully completed and submitted. Incomplete forms will result in a delay of benefits to the teacher. The STF does not require the school division office to mail in either the Enrolment or Change of Information forms. The teacher may request to have the division office complete and sign the employment information portion of the Enrolment form only and then send in the fully completed form by him or herself. This is the teacher's right under legislation pertaining to protection of personal information and right to privacy.

Teacher Change Reporting Form

The Teacher Change Reporting form is to be completed by the school division office each month and returned to the STF Members' Health Plan via the Secure Messaging feature in the Web Remittance System (WRS) no later than the 10th calendar day of each month.

This form is to facilitate the co-ordination of eligibility information with respect to new teachers, teachers with changes in contract status, teachers who are going on a leave of absence and teachers who are no longer employed under a contract. School division offices may send the form along with the monthly remittance information to the STF. A copy should be sent with the group insurance premium remittance summary that is sent to the Saskatchewan Teachers' Superannuation Commission. As with the Enrolment forms, the information collected from the Teacher Change Reporting form is co-ordinated, where applicable, among the Saskatchewan Teachers' Superannuation Commission, the Saskatchewan Teachers' Retirement Plan and the STF Members' Health Plan. **Note: If there are no changes to report for the month, indicate "no changes" on the form and forward to the STF Members' Health Plan.**

This document can be obtained electronically by emailing Pat Boechler, Group Benefits Representative, at pat.boechler@stf.sk.ca or by calling toll-free 1-800-667-7762.

Please see the following page for a sample form and complete description of all areas on the form.


MEMBERS' HEALTH PLAN FORMS

To Be Completed by School Division Only

- 1 – List the school division name.
- 2 – List the school division number.
- 3 – List the date the report is completed.
- 4 – List the name of the teacher.
- 5 – List the teacher's current address.
- 6 – List the name of the school the teacher is teaching in.
- 7 – List the teacher's certificate number.
- 8 – List the teacher's social insurance number.
- 9 – Choose the type of contract the teacher is employed under.
- 10 – List the effective beginning date of the teacher's contract.
- 11 – List the end date, if applicable, of the teacher's contract.
- 12 – List the date the teacher will complete 20 days of teaching service.
- 13 – Choose the type of leave the teacher is on.
- 14 – List the beginning and end date of leave.
- 15 – Choose the type of employment termination reason.
- 16 – List the effective end date of employment.

TEACHER CHANGE REPORTING <div style="float: right; border: 1px solid black; padding: 5px; font-size: 0.8em;"> Please upload this form to the Members' Health Plan via the secure messaging feature in the Web Remittance System (WRS). Choose MHP in the drop down menu. A copy of the form will be forwarded to the Teachers' Superannuation Commission. </div>												
INSTRUCTIONS: Complete this form and return, along with your group insurance premium remittance summary and monthly remittance information, no later than the 10th calendar day of each month. Report new teachers, change in contract status, leave of absence and termination information.					School Division Name 1			School Division Number 2		Date Report Completed 3 Month _____ Year _____		
Key: Contract Status: C = Continuing T = Temporary R = Replacement Type of Leave: Ed = Education Mat = Maternity Par = Parental Termination: Ret = Retired D = Deceased Res = Resignation Sab = Sabbatical P = Personal S = Sick Leave Dis = Disability O = Other												
Name of Teacher 4	Address 5	Name of School 6	Certificate Number 7	Social Insurance Number 8	CONTRACT STATUS			TYPE OF LEAVE			TERMINATION	
					C, T, R 9	Start Date DDMMYYYY 10	End Date DDMMYYYY 11	Date Teacher Eligible for Benefits 12	Ed, Mat, Par, Sab, P, S, Dis 13	Length of Leave DDMMYYYY to DDMMYYYY 14	Ret, D, Res, O 15	Date DDMMYYYY 16
										to		
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MEMBERS' HEALTH PLAN FORMS



ENROLMENT

Instructions: The Enrolment form must be completed and signed by your school board(s) each time you sign a contract of employment or the first occasion of substitute teaching in Saskatchewan. If you have a change in your personal information, contract status and/or dependent information, please complete a Change of Information form, which is available at www.stf.sk.ca.

Return completed form to:
Saskatchewan Teachers' Federation
2317 Adlington Avenue
Saskatoon SK S7J 2H8

To be Completed by School Division

Person Plan Membership: ☐ STSP ☐ STSP ☐ Retiree ☐ ATP

School Division Name: _____

School Division Signature: _____

Date teacher meets plan eligibility requirements (20th Teaching Occurrence (DD MMM YYYY))

Contract Status - Check (✓) all that apply:

Contract	Commencement Date (DD MMM YYYY)	Contract End Date (DD MMM YYYY)
Continuing		Not applicable
Temporary		
Replacement		
Substitute	Not applicable	Not applicable

Member Information (Must have valid provincial health plan coverage)

Last Name: _____ First Name: _____ Initial: _____ Preferred Name: _____

Gender: ☐ Male ☐ Female Date of Birth (DD MMM YYYY): _____ Social Insurance Number: _____ Teacher's Certificate Number: _____

Home Mailing Address: _____ Preferred Non-Employer Email Address: _____

City: _____ Province: _____ Postal Code: _____ Home Phone: _____

School Name: _____ Mobile Phone: _____

Dependent Information (All eligible dependents must have valid provincial health plan coverage.)

To be completed by teachers on a continuing, temporary or replacement contract to enrol eligible dependents in the STF Members' Health Plan and the Teachers' Dental Plan.

Spouse Information

Last Name: _____ First Name: _____ Date of Birth (DD MMM YYYY): _____ Gender: ☐ Male ☐ Female

If your spouse has a employer group plan indicate the coverage provided:

Health: ☐ Single ☐ Married ☐ Family ☐ None
 Dental: ☐ Single ☐ Married ☐ Family ☐ None
 Vision: ☐ Single ☐ Married ☐ Family ☐ None

If your spouse is a teacher, please provide their teaching certificate number: _____

Children Information

Last Name	First Name	Date of Birth (DD MMM YYYY)	Gender	Full-Time Student*	Disabled Dependent?
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

*If dependent child is age 21 or older, attach verification of full-time status at educational institution.

Member Authorization

I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation (STF) obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependents ("Personal Information") in accordance with the STF's Privacy Notice and policies, at any time, from, to or with others, including the STF's affiliates, service suppliers, successors, assigns and other persons, but only for the purpose of fulfilling or maintaining a current or future relationship between us or between the STF and such person, or as may be necessary to determine my or my dependent's entitlement to health, dental, disability, pension and group insurance benefits or any similar services supplied to me or my dependents by the STF or its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of the STF providing certain services to me and my dependents and that, if such consent is revoked or withdrawn, the STF will no longer be able to provide those services to me and my dependents. I agree to immediately notify the STF in writing of any change to the above-listed Personal Information.

Member Signature: _____ Date Signed (DD MMM YYYY): _____

Consent required on the reverse >

Consent for Internal Data Use for Research and Statistical Purposes

I understand that the STF will obtain, retain, disclose, exchange and use Personal Information for the purposes of statistical analysis and research. I understand and agree that any Personal Information collected will be de-identified and aggregated with the personal information of others for use of research and statistical purposes to ensure the protection of the privacy of me and my dependents. I understand that providing my consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information in connection with research and statistical purposes is optional, but if I choose not to provide this consent, this will negatively impact the accuracy, reliability and quality of the STF's statistical analysis and research.

Please check one of the following:

☐ I consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above in accordance with the STF's Privacy Notice and policies.

☐ I do not consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above.

The information you provide to us will be used to provide services to you and to determine your entitlement for health, dental, disability, pension and group insurance benefits. Please direct your inquiries as follows:

- | | |
|--|---|
| <p>Dental</p> <ul style="list-style-type: none"> Saskatchewan Teachers' Superannuation Commission
Toll free 1-877-364-6202 or 306-787-8814 in Regina <p>Disability</p> <ul style="list-style-type: none"> Teachers' Long-Term Disability Plan
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatchewan Saskatchewan Teachers' Disability Benefits Plan
Teachers' Superannuation Commission
Toll free 1-877-364-6202 or 306-787-6440 in Regina | <p>Health</p> <ul style="list-style-type: none"> STF Members' Health Plan
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatchewan <p>Pension</p> <ul style="list-style-type: none"> Saskatchewan Teachers' Retirement Plan
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatchewan Saskatchewan Teachers' Superannuation Plan
Teachers' Superannuation Commission
Toll free 1-877-364-6202 or 306-787-6440 in Regina |
|--|---|

Dependent Information for the Health and Dental Plan

For purposes of the health and dental plan:

- Spouse** means your legal spouse, or the person who has been living with you in a spousal relationship for at least 12 consecutive months.
- Dependent** means your natural, adopted or stepchild who is:
 - Under 21 years of age, unmarried, and solely dependent upon you for support. (Children under age 21 are not covered if they are working more than 30 hours per week, unless they are full-time students.)
 - Age 21 or older but under age 26, unmarried, dependent upon you for support and in full-time attendance at an accredited post-secondary educational institution.
 - Age 21 or older and is incapable of supporting his or herself because of a physical or mental disability, provided the disabling condition began before age 21, or before age 25 while a full-time student, and the disability has been continuous since then.

Preferred Non-Employer Email Address

Your preferred email address is used to provide you with electronic communications from the Federation. Members must provide a preferred email address, as all communications from the Federation, including information on provincial collective bargaining, will be sent to this email address. Your preferred email address also provides access to the MySTF section of the Federation's website, which contains your personalized pension and benefit information.

It's Important to Keep Your Records Up-To-Date

Changes to your name, mailing address, preferred email address, school name, or health and dental plan spouse or dependent information can be updated online in the MySTF section of the Federation website, www.stf.sk.ca. However, a Change of Information form must be used to notify the Federation of changes to your employment status.

Date of Issue: December 1, 2022 • STF Remittance Manual

[illegible]

CONTRACTS AND CALCULATIONS

SUMMARY CHARTS

Who Pays Fees, Premiums and Contributions?

The information in this chart is intended to be general and will not cover all circumstances. For more detailed information, refer to the specific sections or contact the STF directly.

	Membership Fee	Contingency	LTD Members	STRP Members
Full-time, full-year teachers	✓	✓	✓ ⁴	✓
Members of faculties at universities who hold valid teacher's certificates	✗	✗	✗	✗
Members of LEADS	✗	✗	✓ ⁴	✓
Part-time, full-year teachers	✓	✓	✓ ⁴	✓
Secretary-treasurers of school divisions	✗	✗	✗ ⁴	✗
Substitute teachers	✓	✗	✗	✓
Teachers in receipt of a superannuation allowance, other than STRP and STSC	✓	✓	✓	✓
Teachers in receipt of a STRP or STSC superannuation allowance who return to teach	✓	✓	✗	✗ ⁵
Teacher aides	✗	✗	✗	✗
Teachers age 64 plus one month	✓	✓	✗ ⁴	✓
Teachers in receipt of SEB Plan benefits	✓ See p. 19	✓	✓ ⁴ See p. 20	✓ See p. 20
Teachers in the Department of National Defence	✓	✓	✗	✓
Teachers in training (interns and student teachers)	✗	✗	✗	✗
Teachers on continuing, replacement or temporary contracts	✓	✓	✓ ⁴	✓
Teachers on leave portion of a deferred salary leave plan	✗	✗	Optional See p. 27	Optional Contact STRP
Teachers on paid leave receiving 50 percent or more of previous salary	✓	✓	Optional ⁴	Optional Contact STRP
Teachers on paid leave receiving less than 50 percent of previous salary	✗ ¹	✗	Optional ⁴	✗ ²
Teachers on unpaid leave	✗	✗	Optional ⁴ See p. 24	✗ See p. 24
Uncertified teachers	✗ ³	✗ ³	✗ ³	✗ ³
Teachers on part-time medical leave and working part-time	✓	✓	✓	✓
Teachers in historical and registered independent schools	✓	✓	✓	✓
Regional college teachers	✗	✗	✗	✓ See p. 8

¹ Can apply to the STF for associate membership.

² No deductions should be taken; member should contact the STRP office for further information on the purchase of leaves.

³ See Introduction Chapter, page 2.

⁴ See Teachers' Long-Term Disability Plan Chapter, page 1.

⁵ Effective July 1, 2023, if a retired STRP member is receiving a monthly STRP pension and is re-employed as a LEADS member, the monthly pension will be suspended, and they will be required to re-enrol in the plan.

CONTRACTS AND CALCULATIONS

SUMMARY CHARTS

Determination of Salary

Contingency fees, LTD premiums and STRP contributions are based on annual salary and allowances determined through collectively negotiated provincial and local agreements paid on a 10-month basis. Salary calculations include retroactive pay. The chart below provides a list of lawful income for which remittances shall be made. The chart does not cover all circumstances and is provided for summary purposes only. For more detailed information, refer to the specific sections or call the Federation directly.

Total annual teacher salary includes:	Contingency	LTD	STRP
Bursaries	X	X	X
Car allowance	X	X	X
Housing allowance	X	X	X
Itinerant (not including travel expenses or allowance)	✓	✓	✓ ²
LEADS fees if paid by school division	X	✓	✓
LEADS fees if paid by teacher directly	X	X	X
Lump-sum payments of severance/redundancy pay as per the teacher's Mutual Agreement of Termination and retirement gratuities	X	X	X
Native fluency allowance	✓	✓	✓ ²
Northern allowance	✓	✓	✓ ²
Noon-hour supervision	X	X	X
Payment in lieu of: reasonable notice of demotion (2019-2023 Provincial Collective Bargaining Agreement, Article 15, Section 15.10) and personal days earned off	X	X	X
Personnel designated "out of scope" by Educational Relations Board	✓	✓	✓ ²
Playground (recess) supervision (noon hour excluded)	✓	✓	✓
Principal's, assistant principal's and vice-principal's allowance as per Article 4, 2019-2023 Provincial Collective Bargaining Agreement (includes acting position allowances)	✓	✓	✓ ²
School division reimbursements from Saskatchewan Polytechnic for Continuing Education teaching service	X	X	X
Sick leave pay as per Article 7, 2019-2023 Provincial Collective Bargaining Agreement	✓ ¹	✓ ¹	✓ ¹
Signing bonus, recruitment/retention bursary	X	X	X
Special allowances as specified in LINC agreement	✓	✓	✓
Teacher's Mutual Agreement of Termination states severance/redundancy pay be paid over a period of time in lieu of service	✓	✓	✓
Teaching during summer months	X	X	X
Travel assistance in a prescribed zone (travel allowance)	X	X	X
Vacation pay	X	X	X

¹ See Contracts and Calculations Chapter, Maternity Leave/SEB Plan Section for further information about salary when a member is in receipt of SEB Plan benefits.

² Allowances exclude any portion of salary intended to cover travel, accommodation, professional development and other related expenses.

CONTRACTS AND CALCULATIONS

FULL-TIME, FULL-YEAR CONTRACTS

Annual Membership Fees

Full-time teachers (September to June, 100 percent) pay the full annual fee. The monthly deduction is:

$$\frac{\text{Annual fee (\$940)}}{10 \text{ months}} = \text{Monthly deduction (\$94)}$$

Notes:

- Deductions should be made on a 10-month basis (September to June) for teachers receiving salary on a 12-month basis.
- The calculation of membership fees is based on the number of days approved by the Minister of Education in a school year. Therefore, the conversion of the school days to a 197-day basis should be used when determining the Federation annual fees.

Contingency Fees

The contingency fee is calculated in addition to the annual membership fee as a percentage of the annual salary paid to the member and remitted over a 10-month basis (September to June). Effective July 1, 2023, the percentage has been set at 0.05 percent of annual salary.

To calculate the monthly remittance, determine the annual salary using the Determination of Salary chart on page 2 of this chapter. Multiply the annual salary by the percentage rate to receive the yearly fee: dividing by 10 gives the monthly deduction to remit to the Federation.

Total annual salary x 0.05%/10 months = Monthly deduction

Example:

Assumptions:

- Total annual salary \$70,000
- Contingency rate 0.05%

Situation:

Member has a full-time contract of employment (September to June)

$\$70,000 \times 0.05\%/10 = \text{Remit } \$3.50/\text{month}$

FULL-TIME, FULL-YEAR CONTRACTS

Teachers' Long-Term Disability Plan

Effective July 1, 2023, the Teachers' Long-Term Disability Plan premium rate is 1.00 percent of annual salary. This rate is in effect for the 2023-24 school year.

For a full-time member on a full-year contract, premiums are calculated on the annual salary paid to the member and remitted over 10 months (September to June).

To calculate the monthly LTD remittance, first determine the annual salary using the Determination of Salary chart on page 2 of this chapter. Multiply the annual salary by the premium rate of 1.00 percent. This will give you the yearly premium; dividing by 10 will give you the monthly premium to remit to the Federation.

The formula is:

$$\frac{\text{Annual salary} \times \text{Premium rate}}{10 \text{ months}} = \text{Monthly deduction}$$

Example

Assumptions:

- Annual salary for full-time teacher: \$70,000
- LTD premium rate: 1.00%

Situation:

- Member has a full-time contract (September to June)

$$\frac{\$70,000 \times 1.00\%}{10} \quad \text{Remit } \$70.00/\text{month}$$

CONTRACTS AND CALCULATIONS

FULL-TIME, FULL-YEAR CONTRACTS

Saskatchewan Teachers' Retirement Plan

For pension purposes, a teacher is classified as full time if that teacher is on contract and is given the opportunity to teach every hour of every school day in the term of the contract.

Contributions for full-time teachers are calculated and remitted on a 19.7 day-per-month basis, as follows:

Number of teaching days in the school year: 197
Number of months (September to June): 10
 $197 \text{ days} \div 10 \text{ months} = 19.7 \text{ days per month}$

For school years prior to the 1993-94 school year, contributions for full-time teachers were calculated and remitted on a 20-day-per-month basis, as there were 200 days in the school year.

Effective July 1, 2002, if a full-time teacher teaches less than 185 days in a year, an adjusting entry should be made in the last month to ensure the total days reported equals the total actual days taught. Refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Adjust to Actual Days Taught by Month*.

Effective July 1, 2002, if a full-time teacher teaches 185 days or more in a year, but less than 197, an adjusting entry should be made in the last month to ensure the total days reported equals 197 days. Refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Bump Up to Full-Year Rule*.

Contribution Rates

STRP contribution amounts are calculated on a daily basis. Effective July 1, 2018, the formula for calculating the daily contribution rate for a teacher contributing to CPP for the current school year, when the teacher's total annual salary is in excess of the YMPE is as follows:

$$[9.50\% \times (\text{YMPE} \div 197)] + [11.70\% \times (\text{Daily Earnings} - (\text{YMPE} \div 197))]$$

Daily earnings refers to the teacher's annual salary divided by 197 teaching days in a year.

Effective July 1, 2018, teachers who are CPP exempt are required to contribute a flat 11.7 percent of their annualized earnings.

For historical school year contribution rates and for historical YMPE and YBE figures, refer to the STRP Chapter, *Required Contributions* Section.

Changes to Canada Pension Plan Rules effective January 1, 2012:

"Under the new rules, an employee who works **and** receives a CPP or QPP retirement pension now has to contribute to the CPP if he or she is:

- 60 to 65 years of age;
- 65 to 70 years of age, **unless** the employee has filed an election with you to stop paying CPP contributions...."

FULL-TIME, FULL-YEAR CONTRACTS**Example**

Permanent, Full-time Contract

- Tom Hak has a permanent full-time contract with school division #123. His annual salary is \$85,896.
- The school division would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	0	\$8,589.60	19.70	\$881.97
687 687 687	Hak, Tom	Oct	10	F	0	\$8,589.60	19.70	\$881.97
687 687 687	Hak, Tom	Nov	10	F	0	\$8,589.60	19.70	\$881.97
687 687 687	Hak, Tom	Dec	10	F	0	\$8,589.60	19.70	\$881.97
687 687 687	Hak, Tom	Jan	10	F	0	\$8,589.60	19.70	\$878.62
687 687 687	Hak, Tom	Feb	10	F	0	\$8,589.60	19.70	\$878.62
687 687 687	Hak, Tom	Mar	10	F	0	\$8,589.60	19.70	\$878.62
687 687 687	Hak, Tom	Apr	10	F	0	\$8,589.60	19.70	\$878.62
687 687 687	Hak, Tom	May	10	F	0	\$8,589.60	19.70	\$878.62
687 687 687	Hak, Tom	Jun	10	F	0	\$8,589.60	19.70	\$878.62
TOTAL						\$85,896.00	197.00	\$8,799.60

Notes:

- Daily salary rates:
 - September to June: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
 - September to December: $\$44.77/\text{day}$
 - January to June: $\$44.60/\text{day}$
 - $\$44.77$ is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
 - $\$44.60$ is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- September to December:
 - Salary: $\$436.02/\text{day} \times 19.70 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 19.70 \text{ days} = \881.97
- January to June:
 - Salary: $\$436.02/\text{day} \times 19.70 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
 - Contributions: $\$44.60/\text{day} \times 19.70 \text{ days} = \878.62

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

CONTRACTS AND CALCULATIONS

PART-TIME, FULL-YEAR CONTRACTS

(INCLUDES JOB-SHARING)

Annual Membership Fees

The level of membership fees is determined by the percentage of the number of days in the school year (not the term) worked by the teacher. If the number of days in the school year is less than 197, the conversion of school days to a 197-day basis will be required.

First, convert days taught under the school division's approved school year to the days taught for a 197-day school year. To calculate the conversion factor, divide 197 days by the total number of days in the school division's approved school year. Multiply the actual number of days taught by the teacher by the conversion factor to get the equivalent days under the 197-day school year. For example, if a teacher taught 100 days in an approved school year of 192 days, then the teacher taught 102.6 days in a 197-day school year ($197/192 \times 100 = 102.6$ days).

Second, determine the percentage of the days taught based on the 197-day, school year, (e.g., 102.6 days taught is equivalent to 52.1 percent of the number of days in the 197-day school year [$102.6/197$]).

Last, determine the applicable fee (based on a 197-day school year) and calculate the monthly deduction as follows:

Fees are normally deducted and remitted on a 10-month basis (September to June). Fees for teachers employed for less than 10 months are deducted and remitted over the period of employment.

Percentage of Days Worked in the 197-Day School Year	Applicable Fee		Calculation of Monthly Fee Amount
Less than 10%	$\frac{\text{No. of days worked based on a 197-day school year}}{197}$	X Annual fee	$\frac{\text{Percentage of days worked in the 197-day school year} \times \text{Annual fee}}{\text{No. of months in contract}}$
10% or more but less than 45%	1/2 annual fee		$\frac{\$470}{\text{No. of months in contract}}$
45% or more	Full annual fee		$\frac{\$940}{\text{No. of months in contract}}$

Example

Assumptions:

- 2023-24 fee rate
- 197-day school year

Situation	Percentage of Days Worked in the 197-Day School Year	Regular Fees
Member has part-time contract 7.6% (September to June)	7.6%	Remit \$7.14/month ($\$940 \times 7.6\% \times 1/10$)
Member has part-time contract 40% (September to June)	40%	Remit \$47/month ($\$470 \times 1/10$)
Member has part-time contract 75% (September to June)	75%	Remit \$94/month ($\$940 \times 1/10$)

Note:

- The teacher has some responsibility to inform the board if the yearly maximum for STF fees has been met at the time of employment. In the event of an over-remittance, the Federation will refund the amount to the school division. The division is responsible for refunding the money to the member.

PART-TIME, FULL-YEAR CONTRACTS

(INCLUDES JOB-SHARING)

Contingency Fees

Contingency fees are calculated based on actual annual salary paid to the member. The formula is:

Actual annual salary x Fee Rate/10 months = Monthly Deduction

Teachers' Long-Term Disability Plan

For a part-time member on a full-year contract, premiums are calculated on the **actual** annual salary paid to the member and remitted over 10 months (September to June).

To calculate the monthly LTD remittance, first determine the actual annual salary using the Determination of Salary chart on page 2 of this chapter. Multiply the actual salary by the premium rate of 1.00 percent. This will give you the yearly premium; dividing by 10 will give you the monthly premium to remit to the Federation. The formula is:

$$\frac{\text{Actual annual salary} \times \text{Premium rate}}{10 \text{ months}} = \text{Monthly deduction}$$

Saskatchewan Teachers' Retirement Plan

For pension purposes, a teacher is classified as part time if that teacher is on contract and is not given the opportunity to teach every hour of every school day in the term of the contract.

Contributions for part-time teachers are calculated and remitted on a percentage of a 19.7-day-per-month basis, as follows:

Number of teaching days in the school year:	197
Number of months (September to June):	10
197 days ÷ 10 months = 19.7 days per month x % of contract held	

For school years prior to the 1993-94 school year, contributions for part-time teachers were calculated and remitted on a percentage of a 20-day-per-month basis, as there were 200 days in the school year.

Effective July 1, 2002, if a part-time teacher teaches 185 days (includes all part-time contracts, substitute days and LTD service) or more in a year but less than 197, an adjusting entry should be made in the last month to ensure the total days reported equals 197 days. Refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Bump Up to Full-Year Rule*.

Contribution Rates

STRP contribution amounts are calculated on a daily basis. Effective July 1, 2018, the formula for calculating the daily contribution rate for a teacher contributing to CPP for the current school year, when the teacher's total annual salary is in excess of the YMPE is as follows:

$$[9.50\% \times (\text{YMPE} \div 197)] + [11.7\% \times (\text{Daily Earnings} - (\text{YMPE} \div 197))]$$

Daily earnings refers to the teacher's annual salary divided by 197 teaching days in a year.

Effective July 1, 2018, teachers who are CPP exempt are required to contribute a flat 11.7 percent of their annualized earnings.

CONTRACTS AND CALCULATIONS

PART-TIME, FULL-YEAR CONTRACTS

(INCLUDES JOB-SHARING)

For historical school year contribution rates and for historical YMPE and YBE figures, refer to the STRP Chapter, *Required Contributions* Section.

Example

Permanent, Part-time Contract

- Julia Ross has a permanent part-time contract (50 percent FTE) with school division #123. Her annual salary is \$85,896.
- The school division would remit her salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, her entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$4,294.80	9.85	\$440.98
689 689 689	Ross, Julia	Oct	10	P	0	\$4,294.80	9.85	\$440.98
689 689 689	Ross, Julia	Nov	10	P	0	\$4,294.80	9.85	\$440.98
689 689 689	Ross, Julia	Dec	10	P	0	\$4,294.80	9.85	\$440.98
689 689 689	Ross, Julia	Jan	10	P	0	\$4,294.80	9.85	\$439.31
689 689 689	Ross, Julia	Feb	10	P	0	\$4,294.80	9.85	\$439.31
689 689 689	Ross, Julia	Mar	10	P	0	\$4,294.80	9.85	\$439.31
689 689 689	Ross, Julia	Apr	10	P	0	\$4,294.80	9.85	\$439.31
689 689 689	Ross, Julia	May	10	P	0	\$4,294.80	9.85	\$439.31
689 689 689	Ross, Julia	Jun	10	P	0	\$4,294.80	9.85	\$439.31
TOTAL						\$42,948.00	98.50	\$4,399.78

Notes:

- Daily salary rates:
 - September to June: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
 - September to December: $\$44.77/\text{day}$
 - January to June: $\$44.60/\text{day}$
 - $\$44.77$ is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
 - $\$44.60$ is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- September to December:
 - Salary: $\$436.02/\text{day} \times 9.85 \text{ days} = \$4,294.80$
 - Days: $(197 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 9.85 \text{ days} = \440.98
- January to June:
 - Salary: $\$436.02/\text{day} \times 9.85 \text{ days} = \$4,294.80$
 - Days: $(197 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
 - Contributions: $\$44.60/\text{day} \times 9.85 \text{ days} = \439.31

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

TEMPORARY CONTRACTS

Annual Membership Fees

The level of membership fees (e.g., full, one-half or pro-rated) is determined by the percentage of the number of days worked in the 197-day school year by the member. Once this has been calculated, to ensure equal payments, divide it by the number of months in the contract. The formula is:

$$\frac{\text{Total yearly fee payable}}{\text{Months in contract}} = \text{Monthly deduction}$$

Example

Assumptions:

- 2023-24 fee rate
- 197-day school year

Situation	Percentage of Days Worked in the 197-day School Year	Monthly Deduction
Member has a temporary contract - 100% (September to December: 80 days)	40.6% (80/197 days)	\$117.50/month for 4 months (1/2 annual fee of \$940) 4 months
Member has a temporary contract - 100% (January to June: 120 days)	60.9% (120/197 days)	\$156.67/month for 6 months (annual fee of \$940) 6 months
i) Member has a temporary contract - 40% (September to December: 32 days)	16.2% (32/197 days)	\$117.50/month for 4 months (1/2 annual fee of \$940) 4 months
ii) and in late December signs another temporary contract - 40% (January to June: 48 days)	24.4% (48/197 days)	*no deduction

* In this instance the total percentage of the days in the 197-day school year taught for both contracts is still under 45 percent so the required fee was met by the first contract.

Note:

- The teacher has some responsibility to inform the division if the yearly maximum for STF fees has been met at the time of employment. In the event of an over-remittance, the Federation will refund the amount to the school division. The division is responsible for refunding the money to the member.

Contingency Fees

Contingency fees are calculated based on actual annual salary paid to the member. The formula is:

$$\text{Actual annual salary} \times \text{Fee Rate} / 10 \text{ months} = \text{Monthly Deduction}$$

Teachers' Long-Term Disability Plan

For a member on a temporary contract, premiums are calculated on the **actual** salary paid to the member for the term of the contract and remitted over the number of months in the contract. The formula is:

$$\frac{\text{Actual salary for contract period} \times \text{Premium rate}}{\text{No. of months in contract}} = \text{Monthly deduction}$$

CONTRACTS AND CALCULATIONS

TEMPORARY CONTRACTS

Saskatchewan Teachers' Retirement Plan

Contributions are made to the last day of active service.

If contributions have been remitted on a 19.7-day basis, then the entries must be reconciled in the last month the teacher worked to the actual days taught in the school year. Refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Adjust to Actual Days Taught by Month*.

SUBSTITUTE TEACHING

Annual Membership Fees

School divisions hire teachers on a day-to-day basis as required to replace (substitute for) teachers on regular contracts (full-time, part-time and temporary) who are temporarily absent from regular duties. Substitute teaching is for periods of less than 20 consecutive teaching days.

Substitute teacher, as defined in *The Education Act, 1995*, means “a teacher employed on a day-to-day basis as required to replace a teacher who is temporarily absent from his or her regular duties.”

Fees for substitute teachers are pro-rated based on the actual number of days in a school year; therefore, the calculation is:

$$\frac{\text{Annual fee}}{197} = \text{Daily fee}$$

For the 2023-24 school year (July 1, 2023, to June 30, 2024,) the amount is \$4.77 per day calculated as follows:

$$\frac{\$940}{197 \text{ days}} = \$4.77 \text{ per day}$$

Contracts

In the event that a member is employed under a temporary contract and substitutes during the year, the following guidelines are followed:

- Calculate the percentage of the 197-day school year taught by multiplying the conversion factor (see page 7 of this section for calculation) by the number of days in the contract and then divide by 197 days. If the percentage is:

Percentage of Days Worked in the 197-Day School Year	Fees Charged
Less than 10%	$\frac{\text{No. of days worked based on a 197-day school year}}{197} \times \text{Annual fee}$
10% or more but less than 45%	1/2 the Annual fee
45% or more	Annual fee (less any substitute fees previously deducted in the current school year)

- The fee for a member under a temporary contract should be remitted over the length of the contract.
- Substitute fees are calculated based on the actual number of days in a 197-day based school year.
- Once the annual fee has been deducted from a teacher's cheque, no further fees should be deducted. When reports are submitted to the Federation, please indicate why no fees were deducted.

CONTRACTS AND CALCULATIONS

SUBSTITUTE TEACHING

Note:

- The teacher has some responsibility to inform the board if the yearly maximum for Federation fees has been met at the time of employment. In the event of an over-remittance, the Federation will refund the amount to the school division. The division is responsible for refunding the money to the member.

Example

Assumptions:

- 2023-24 fee rate
- 197-day school year

Situation (involving the same division)	Percentage of Days Worked in the 197-day School Year	Substitute Fees (Annual Fees)
Member is teaching, 40% and substitutes throughout the year. (September to June) Contract Substituting	40%	Remit \$47/month (\$470 x 1/10) remit \$4.77/day
Member is teaching 60% and substitutes throughout the year (September to June) Contract Substituting	60%	Remit \$94/month (\$940 x 1/10) No deductions No deductions

Teachers' Long-Term Disability Plan

Do not deduct premiums for substitute teachers as they are not eligible for coverage under the Teachers' Long-Term Disability Plan.

Saskatchewan Teachers' Retirement Plan

Contributions for substitute teachers are calculated and remitted based on actual days taught. The salary remitted is based on the actual daily salary rate paid to the teacher.

School divisions may run their payroll for substitute teachers a month after their regular payroll. If this is the case, the school division must ensure the month reported on that remittance is the month **worked**, not the month **paid**.

Substitute Teacher Change Reporting

Every school division is required to provide a list of the substitute teachers available for employment to the Saskatchewan Teachers' Federation at the beginning of each month of the academic year. The list must include the name and the corresponding teacher's certificate number, mailing address, email address and phone number for each substitute teacher included on the list.

SUBSTITUTE TEACHING

Example

Substitute

- Mel Gibb substitute teaches with school division #123 over the 2018-19 school year whenever he is needed. His annual salary is \$55,160. The actual number of teaching days he taught in each month were as follows:
August – 2; September – 3; October – 0; November – 2; December – 1;
January – 2; February – 3; March – 4; April – 0; May – 3; June – 5
- The school division would remit his salary, service and contributions on a monthly basis. Over the period of his substitute teaching, his entries for the 2018-19 school year would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
612 612 612	Gibb, Mel	Aug	10	S	0	\$560.00	2.00	\$53.20
612 612 612	Gibb, Mel	Sep	10	S	0	840.00	3.00	79.80
612 612 612	Gibb, Mel	Nov	10	S	0	560.00	2.00	53.20
612 612 612	Gibb, Mel	Dec	10	S	0	280.00	1.00	26.60
612 612 612	Gibb, Mel	Jan	10	S	0	560.00	2.00	53.20
612 612 612	Gibb, Mel	Feb	10	S	0	840.00	3.00	79.80
612 612 612	Gibb, Mel	Mar	10	S	0	1,120.00	4.00	106.40
612 612 612	Gibb, Mel	May	10	S	0	840.00	3.00	79.80
612 612 612	Gibb, Mel	Jun	10	S	0	1,400.00	5.00	133.00
TOTAL						\$7,000.00	25.00	\$665.00

Notes:

- Daily salary rates:
 - August to June: $\$55,160 \div 197 \text{ days} = \$280/\text{day}$
- Daily contribution rates:
 - August to December: \$26.60/day
 - January to June: \$26.60/day
 - \$26.60 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$280/day.
 - \$26.60 is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of \$280/day.
- August:
 - Salary: $\$280/\text{day} \times 2 \text{ days} = \560
 - Days: 2
 - Contributions: $\$26.60/\text{day} \times 2 \text{ days} = \53.20
- September:
 - Salary: $\$280/\text{day} \times 3 \text{ days} = \840
 - Days: 3
 - Contributions: $\$26.60/\text{day} \times 3 \text{ days} = \79.80
- November:
 - The same as August
- December:
 - Salary: $\$280/\text{day} \times 1 \text{ day} = \280
 - Days: 1
 - Contributions: $\$26.60/\text{day} \times 1 \text{ day} = \26.60
- January:
 - Salary: $\$280/\text{day} \times 2 \text{ days} = \560

CONTRACTS AND CALCULATIONS

SUPERANNUATED TEACHERS

- Days: 2
- Contributions: \$26.60/day x 2 days = \$53.20
- February:
 - Salary: \$280/day x 3 days = \$840
 - Days: 3
 - Contributions: \$26.60/day x 3 days = \$79.80
- March:
 - Salary: \$280/day x 4 days = \$1,120
 - Days: 4
 - Contributions: \$26.60/day x 4 days = \$106.40
- May:
 - The same as February
- June:
 - Salary: \$280/day x 5 days = \$1,400
 - Days: 5 days
 - Contributions: \$26.60/day x 5 days = \$133

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

Annual Membership Fees

Superannuated teachers returning to teach are required to pay membership fees.

The level of membership fees (e.g., full, one-half or pro-rated) is determined according to the percentage of days worked in the 197-day school year. The total deduction is based on the guidelines regarding less than 10 percent, 10 percent or more but less than 45 percent, and 45 percent or over.

Contingency Fees

Contingency fees are calculated based on actual annual salary paid to the member. The formula is:

Actual annual salary x Fee Rate/10 months = Monthly Deduction

Superannuated teachers who have returned to teach must pay contingency fees on actual salary received.

Teachers' Long-Term Disability Plan

Do not deduct LTD premiums for teachers in receipt of a retirement benefit from the Saskatchewan Teachers' Superannuation Plan, the Saskatchewan Teachers' Retirement Plan, the Municipal Employees' Superannuation Plan or the STF Employees' Pension Plan. They are not eligible for coverage under the Teachers' Long-Term Disability Plan.

Saskatchewan Teachers' Retirement Plan

Superannuated teachers receiving an allowance from the STRP or the Saskatchewan Teachers' Superannuation Commission who return to teach cannot contribute to the Saskatchewan Teachers' Retirement Plan. The salary and number of days taught by each STRP superannuated teacher should be reported to the STRP using the CPP code of 1 to indicate the teacher has superannuated. However, if a retired STRP member is receiving a monthly pension and

SUPERANNUATED TEACHERS

is re-employed as a LEADS member (regardless of whether they became re-employed before or after July 1, 2023), their STRP monthly pension will be suspended and they will be re-enrolled in the pension plan as an active member. School divisions are responsible for deducting pension contributions for those members throughout their period of re-employment. The deductions would need to be submitted to the STRP using Code 0 for a regular contributing teacher and include all pension remittance data such as salary, days and contributions.

Teachers who have superannuated from another province and are receiving a monthly pension from there and return to teach in Saskatchewan are required to become members of the STRP and have pension contributions deducted.

DEATH, RESIGNATIONS, TERMINATIONS, RETIREMENTS

Annual Membership Fees

The actual percentage of days in the 197-day school year for which salary was received is used to calculate the regular membership fees rather than the length of the original contract.

If the percentage of days in the 197-day school year worked is less than 10 percent, the calculation is:

$$\frac{(\text{No. of days worked based on a 197-day school year} \times \text{Annual fee})}{197} - \text{Fees already deducted} = \text{Final deduction}$$

If the percentage of the days in the school year worked is 10 percent or more but less than 45 percent, the calculation is:

$$\frac{1}{2} \text{ Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

If the percentage of the days in the school year worked is 45 percent or more, the calculation is:

$$\text{Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

Example

Assumptions:

- 2023-24 fee rate
- 197-day school year

Situation	Percentage of Days Worked in the 197-Day School Year	Annual Fees
Member with a full-time contract resigns January 31 (98.5 days worked)	50% (98.5/197 days)	\$940 - (\$94 x 4) = \$564 fees due fees paid fees owing
Member with a full-time contract retires December 31 (78.8 days worked)	40% (78.8/197 days)	\$470 - (\$94 x 3) = \$188 fees due fees paid fees owing

Contingency Fees

Fees are payable to the last day of active service (including sick days) using the actual salary paid to the member. Fees already deducted are subtracted from the amount due to calculate the final payment. The formula is:

$$\frac{\text{Actual salary for the period of the contract} \times \text{fee rate}}{\text{No. of months in a contract}} = \text{Monthly deductions}$$

$$(\text{Actual salary received} \times \text{Contingency fee rate}) - \text{Total fees already deducted} = \text{Final payment/adjustment}$$

Example (bold)

Assumptions:

- Total annual salary: \$70,000
- Contingency rate: 0.05%

$$\begin{aligned} &\text{Remit } \$3.50 \\ &(\$35,000 \times 0.05\%) - (\$3.50 \times 4) \\ &= \$3.50 \text{ final deduction} \end{aligned}$$

$$\begin{aligned} &\text{Remit } \$3.50 \\ &(\$28,000 \times 0.05\%) - (\$3.50 \times 3) \\ &= \$3.50 \text{ final deduction} \end{aligned}$$

CONTRACTS AND CALCULATIONS

DEATH, RESIGNATIONS, TERMINATIONS, RETIREMENTS

Teachers' Long-Term Disability Plan

For a member who dies, resigns, terminates or retires mid-year, premiums are made to the last day of active service and are calculated on the actual salary paid to the member during the school year. To calculate the premium for the last month of service, first determine the actual salary paid to the member. Multiply this by the premium rate of 1.00 percent. Subtract from this the premiums already deducted and remitted to the Federation. This will give you the final-month premium to be remitted to the Federation. The formula is:

$$(\text{Actual salary} \times \text{Premium rate}) - \text{Premiums previously deducted} = \text{Final deduction}$$

Please note that a member in receipt of a retirement benefit from the Saskatchewan Teachers' Superannuation Plan or the Saskatchewan Teachers' Retirement Plan is not eligible to participate in the Teachers' Long-Term Disability Plan and premiums should not be deducted from salary.

Example

Assumptions:

- Annual salary for full-time member on a full-year contract: \$70,000
- Premium rate: 1.00%

Situation	LTD premium
Full-time member with full-time contract resigns January 31 Salary received is \$34,000	Remit \$60.00 $(\$34,000 \times 1.00\%) - (\$70.00 \times 4)$ = \$60.00 final deduction
Full-time member with full-time contract retires December 31 Salary received is \$29,000	Remit \$80.00 $(\$29,000 \times 1.00\%) - (\$70.00 \times 3)$ = \$80.00 final deduction

Saskatchewan Teachers' Retirement Plan

Contributions are made to the last day of active service.

If contributions have been remitted on a 19.7-day basis and the teacher has taught for less than 185 days in the school year, entries must be reconciled in the last month the teacher worked to the actual days taught in the school year. Refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Adjust to Actual Days Taught by Month*.

CONTRACTS AND CALCULATIONS

SABBATICAL LEAVE

Annual Membership Fees

If a member on sabbatical leave receives 50 percent or more of the previous year's salary, the teacher is required to pay the full annual fee. Deductions are made on a 10-month basis.

Members on sabbatical leave receiving less than 50 percent of the previous year's salary are not required to pay fees.

Contingency Fees

Contingency fees are calculated based on actual annual salary paid to the member. The formula is:

Actual annual salary x Fee Rate/10 months = Monthly Deduction

Teachers' Long-Term Disability Plan

If the member leaves partway through a school year, the premiums payable are based on the salary actually received up to the last day prior to the leave.

To continue coverage while on sabbatical leave, the member must apply directly to the STF for enhanced coverage no later than 30 days prior to the start of their leave. If the teacher's application for enhanced coverage is approved by the Federation, the total premium must be prepaid in a lump sum directly to the Federation by the member prior to the start of their leave.

Saskatchewan Teachers' Retirement Plan

When a teacher receives 50 percent or more of salary, contributions may be made if the teacher has not previously purchased education leave service. The combined education/sabbatical leave for STRP purposes can not exceed one year. **Please contact the STRP before deducting and remitting sabbatical leave contributions so we may determine the teacher's eligibility to make such contributions.**

The contributions are made on a monthly basis as if the member were not on leave. The amount of the contribution is based on the regular full salary the teacher would have earned had he or she been teaching rather than on leave.

The teacher has the option to stop contributions for the period of leave. If this is the case, then no information for that teacher should be remitted until the teacher returns to work.

If the teacher chooses not to make contributions, then he or she may opt to purchase the service at a later date through arrangements made directly with STRP administrators.

CONTRACTS AND CALCULATIONS

MATERNITY LEAVE/SEB PLAN

Annual Membership Fees

Membership fees, allotment of sick leave days and the assignment of increment credit are determined by the number of days the teachers was in receipt of salary and/or Supplemental Employment Benefit Plan benefits under Article 8 of the *2019-2023 Provincial Collective Bargaining Agreement*.

Calculate the percentage of the days in a 197-day school year (can vary depending on school division calendar) the teacher has worked (including sick days and days in receipt of SEB Plan benefits) before the commencement of the parenting leave. Days in receipt of SEB Plan benefits are considered days worked.

Membership Fees Calculation

If the percentage of days worked in the school year is less than 10 percent, the calculation is:

$$\frac{(\text{No. of days worked based on a 197-day school year} \times \text{Annual fee})}{197} - \text{Fees already deducted} = \text{Final deduction}$$

If the percentage of the days in the school year worked is 10 percent or more but less than 45 percent, the calculation is:

$$\frac{1}{2} \text{ Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

If the percentage of days in the school year worked is 45 percent or more, the calculation is:

$$\text{Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

Allotment of Sick Leave Calculation

$$\frac{(\text{No. of days worked based on a 197-day school year})}{197} \times 20 \text{ days} = \text{Final sick leave allotment (based on full time equivalent)}$$

Increment credit – the total number of days worked (including days in receipt of SEB) are to be counted.

Parental Leave

Once a teacher exhausts the access to maternity leave and accesses parental leave benefits and is no longer in receipt of SEB Plan benefits, no regular fees are payable by the teacher for that time.

Once the teacher returns from the leave, first determine the number of days remaining to the end of the school year. Add this to the number of days in the school year that the teacher worked prior to the leave and the number of days in receipt of SEB Plan benefits. This is the total days worked in the school year that is to be used to calculate the percentage of the days worked in the school year. Finally, determine the amount of fees to be deducted over the remainder of the school year by repeating the above calculation.

Contingency Fees

Supplemental Employment Benefit Plan

Fees are payable for the period of time a teacher is in receipt of SEB Plan benefits under Article 8 of the *2019-2023 Provincial Collective Bargaining Agreement*.

Fees should not be calculated on the actual amount paid to the member. Rather, fees are to be calculated based on the rate of salary the teacher would have been entitled to receive if she was actively teaching during that period.

MATERNITY LEAVE/SEB PLAN

Parental Leave

Once a teacher exhausts the access to maternity leave and accesses parental leave benefits and is no longer in receipt of SEB Plan benefits, no deductions should be made.

Teachers' Long-Term Disability Plan

Supplemental Employment Benefit Plan

Teachers' Long-Term Disability Plan premiums are payable for the period of time the member is in receipt of Supplemental Employment Benefit Plan benefits under the current Provincial Collective Bargaining Agreement.

Premiums should not be calculated based on the actual amount paid to the member. Rather, premiums are to be calculated based on the rate of salary the member would have been entitled to receive if she had been actively teaching during that period.

Parental Leave

Once a teacher exhausts the access to maternity leave and accesses parental leave benefits and is no longer in receipt of SEB Plan benefits, no deduction is made. To continue coverage while on leave, the member must apply directly to the STF for enhanced coverage no later than 30 days prior to the start of their leave. If the teacher's application for enhanced coverage is approved by the Federation, the total premium must be prepaid in a lump sum directly to the Federation by the member prior to the start of their leave.

Saskatchewan Teachers' Retirement Plan

Supplemental Employment Benefit Plan

Contributions are payable for the period of time during the school calendar year the member is in receipt of Supplemental Employment Benefits under Article 8 of the *2019-2023 Provincial Collective Bargaining Agreement* effective September 1, 2019 to August 31, 2023.

The calculation of SEB Plan contributions for STRP requires the use of 100 percent of the teacher's salary that she would have earned had she been teaching. This procedure is used for both full-time and part-time contract teachers. A form to help you with the payroll calculation of the SEB Plan payment is found on page 35 of the *2019-2023 Provincial Collective Bargaining Agreement* effective September 1, 2019 to August 31, 2023.

The presumptive period for SEB Plan benefits is 17 weeks commencing on the earlier of the estimated date of birth or the date of delivery. Refer to the Agreement for further information on SEB Plan benefits, including eligibility requirements, benefit periods and procedures.

When submitting the contribution entry to the STRP, it is essential to use the correct deduction rate based on 100 percent of salary, and submit the proper month, record type, employment type, CPP code (7), salary, actual days and contributions that correspond with the time to which the SEB Plan leave applies. The Contribution Table that must be used for SEB Plan calculations is the table that corresponds with the time of the leave. It is also important to ensure the correct school years are indicated for the entries as they may cross two school years.

There are two parts to preparing the entries required when a teacher goes on maternity leave. The first part deals with adjusting the teacher's service to actual days taught to ensure she is given proper credit for the number of days she actually taught. The second part is to prepare the remittance required for the SEB Plan payment.

CONTRACTS AND CALCULATIONS

MATERNITY LEAVE/SEB PLAN

Part I of the calculation can be found under the Contracts and Calculations Chapter, *Adjustments* Section, *Adjust to Actual Days Taught by Month* (please refer to that section). Part II of the calculation is discussed below and an example follows at the end of the section.

Part II - To approach the calculations for SEB Plan and to obtain the information needed to remit the SEB Plan entries, the following questions need to be answered before you can prepare the remittance:

1. What is the date SEB Plan benefits are payable from?
2. What is the teacher's daily salary rate?

The daily salary rate used is 100 percent of the daily salary rate the teacher would have earned had she taught. The monthly salary to be used when reporting STRP contributions while on SEB Plan is:

Monthly salary = (Daily salary rate) x (SEB Plan days earned in the month)

3. What is the number of SEB Plan days earned in each month?

When submitting entries to the STRP it is essential to report the salary, days and contributions so they correspond with the month to which the SEB Plan leave applies.

Example

Permanent, Full-time Contract

Ann Yin has a permanent full-time contract with school division #123 over the 2018-19 school year. Her annual salary is \$85,896. She went on maternity leave August 26, 2018. Her baby was born on September 1, 2018 and the estimated date of birth was September 5, 2018.

1. What is the date SEB Plan benefits are payable from? September 1, 2018
2. What is the teacher's daily salary rate? \$436.02/day (\$85,896 ÷ 197 days)
3. What is the number of SEB Plan days earned in each month? Refer to the attached calendar.
September – 19; October – 22; November – 21; December – 15;

The school division would remit her salary, service and contributions on a monthly basis. For the period of her SEB Plan benefits, her entries for the 2018-19 school year would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
613 613 613	Yin, Ann	Sep	10	F	7	\$8,284.38	19.00	\$850.63
613 613 613	Yin, Ann	Oct	10	F	7	9,592.44	22.00	984.94
613 613 613	Yin, Ann	Nov	10	F	7	9,156.42	21.00	940.17
613 613 613	Yin, Ann	Dec	10	F	7	6,540.30	15.00	671.55
TOTAL						\$33,573.54	77.00	\$3,447.29

Take special note of the Employment Type and CPP code used.

Notes:

- Daily salary rates:
September to December: \$85,896 ÷ 197 days = \$436.02/day
- Daily contribution rates:
September to December: \$44.77/day
 - \$44.77 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$436.02/day.
- September:
 - Salary: \$436.02/day x 19 days = \$8,284.38
 - Days: 19 (refer to the calendar on the following page)
 - Contributions: \$44.77/day x 19 days = \$850.63

MATERNITY LEAVE/SEB PLAN

- October:
 - Salary: $\$436.02/\text{day} \times 22 \text{ days} = \$9,592.44$
 - Days: 22 (refer to the calendar on the following page)
 - Contributions: $\$44.77/\text{day} \times 22 \text{ days} = \984.94
- November:
 - Salary: $\$436.02/\text{day} \times 21 \text{ days} = \$9,156.42$
 - Days: 22 (refer to the calendar on the following page)
 - Contributions: $\$44.77/\text{day} \times 21 \text{ days} = \940.17
- December:
 - Salary: $\$436.02/\text{day} \times 15 \text{ days} = \$6,540.30$
 - Days: 15 (refer to the calendar on the following page)
 - Contributions: $\$44.77/\text{day} \times 15 \text{ days} = \671.55

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

See the calendar for this example on the following page. The calendar indicates how to calculate the number of SEB Plan days earned in each month.

CONTRACTS AND CALCULATIONS

MATERNITY LEAVE/SEB PLAN

September 2018							October 2018						
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S
						1		1	2	3	4	5	6
2	3	4	5	6	7	8	7	8	9	10	11	12	13
9	10	11	12	13	14	15	14	15	16	17	18	19	20
16	17	18	19	20	21	22	21	22	23	24	25	26	27
23	24	25	26	27	28	29	28	29	30	31			
30													

November 2018							December 2018						
S	M	T	W	TH	F	S	S	M	T	W	TH	F	S
				1	2	3							1
4	5	6	7	8	9	10	2	3	4	5	6	7	8
11	12	13	14	15	16	17	9	10	11	12	13	14	15
18	19	20	21	22	23	24	16	17	18	19	20	21	22
25	26	27	28	29	30		23	24	25	26	27	28	29
							30	31					

Notes (continued):

- Statutory holidays are squared.
- Saturdays and Sundays are grayed out.
- Teaching days have been bolded.

Find the date SEB Plan benefits are payable from and circle that date (September 1, 2018). Then count 17 weeks and circle that date (December 28, 2018). Now count only the teaching days between those two dates, including the circled dates.

- Calculation of SEB Plan days earned in each month:

September:	From September 1 to 30 there are 19 teaching days. September 3 is a statutory holiday.
October:	From October 1 to 31 there are 22 teaching days. October 8 is a statutory holiday.
November:	From November 1 to 30 there are 21 teaching days. November 12 is a statutory holiday.
December:	From December 1 to 28 there are 15 teaching days. December 24 to 28 are holidays/non-teaching days.

Parental Leave

Once a teacher exhausts the access to maternity leave and accesses parental leave benefits and is no longer in receipt of SEB Plan benefits, no regular monthly contributions are payable for that time. The member is encouraged to contact the STRP administrators directly to obtain information on purchasing maternity/parenting leave.

UNPAID LEAVE

Teachers' Long-Term Disability Plan

Members who are on a board-approved leave of absence without pay may apply directly to the STF for enhanced coverage no later than 30 days prior to the start of their leave. If the teacher's application for enhanced coverage is approved by the Federation, the total premium must be prepaid in a lump sum directly to the Federation by the member prior to the start of their leave.

Saskatchewan Teachers' Retirement Plan

Each month in which a full-time teacher takes unpaid leave, "X" is used in the Employment Type field. The number of days actually missed is subtracted from 19.7 and the difference is remitted to the STRP.

At year end, if 12 days or less have been missed, a current year adjustment is made to bring total service up to 197 days. Refer to the Contracts and Calculations Chapter, *Adjustments* Section, *Bump Up to Full-Year Rule*. Contributions are to be made for this adjusted service.

If more than 12 days have been missed, no adjustment is necessary and the teacher's eligibility service will be equal to contributory service for the months remitted with the code X.

Example

Unpaid Leave – More Than 12 Days

Tom Hak has a permanent full-time contract with school division #123. His annual salary is \$85,896. In each of the months of September, October and November he took five days of unpaid leave. As more than 12 days were missed during the school year, the Bump Up to Full-Year Rule is not required at year end.

Refer to the Contracts and Calculations Chapter, *Adjustments* Section for a description of the Bump Up to Full-Year Rule.

The school division would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	X	0	\$ 6,409.50	14.70	\$ 658.12
687 687 687	Hak, Tom	Oct	10	X	0	6,409.50	14.70	658.12
687 687 687	Hak, Tom	Nov	10	X	0	6,409.50	14.70	658.12
687 687 687	Hak, Tom	Dec	10	F	0	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Jan	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Feb	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Mar	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Apr	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	May	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Jun	10	F	0	8,589.60	19.70	878.62
TOTAL						\$79,355.70	182.00	\$8,128.05

Take special note of the Employment Type used in the months of September, October and November.

Notes:

- Daily salary rates:
September to June: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
September to December: $\$44.77/\text{day}$
 - \$44.77 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$436.02/day.

UNPAID LEAVE

January to June: \$44.60/day

- \$44.60 is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of \$436.02/day.

• September to November:

- Salary: \$436.02/day x 14.7 days = \$6,409.50
- Days: 197 days/year ÷ 10 months = 19.70 days – 5 days unpaid leave = 14.7 days
- Contributions: \$44.77/day x 14.7 days = \$658.12

• December:

- Salary: \$436.02/day x 19.7 days = \$8,589.60
- Days: 197 days/year ÷ 10 months = 19.7 days
- Contributions: \$44.77/day x 19.7 days = \$881.97

• January to June:

- Salary: \$436.02/day x 19.7 days = \$8,589.60
- Days: 197 days/year ÷ 10 months = 19.7 days
- Contributions: \$44.60/day x 19.7 days = \$878.62

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

Example

Unpaid Leave – Less Than 12 Days

Tom Hak has a permanent full-time contract with school division #123. His annual salary is \$85,896. In each of the months of September, October and November he took one day of unpaid leave. As fewer than 12 days were missed during the school year, the Bump Up to Full Year Rule should be applied. The bump up is indicated on the last three lines of the remittance below.

Refer to the Contracts and Calculations Chapter, *Adjustments* Section for a description of the Bump Up to Full Year Rule.

The school division would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	X	0	\$8,153.57	18.70	\$837.20
687 687 687	Hak, Tom	Oct	10	X	0	8,153.57	18.70	837.20
687 687 687	Hak, Tom	Nov	10	X	0	8,153.57	18.70	837.20
687 687 687	Hak, Tom	Dec	10	F	0	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Jan	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Feb	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Mar	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Apr	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	May	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Jun	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Sep	10	F	0	436.02	1.00	44.77
687 687 687	Hak, Tom	Oct	10	F	0	436.02	1.00	44.77
687 687 687	Hak, Tom	Nov	10	F	0	436.02	1.00	44.77
TOTAL						\$85,896.00	197.00	\$8,799.60

Take special note of the employment type used in the months of September, October and November on the original remittance and on the adjusting portion of the remittance.

UNPAID LEAVE

Notes:

- Daily salary rates:
September to June: $\$85,896.00 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
September to December: $\$44.77/\text{day}$
 - $\$44.77$ is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- January to June: $\$44.60/\text{day}$
 - $\$44.60$ is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.

Original remittance:

- September to November:
 - Salary: $\$436.02/\text{day} \times 18.7 \text{ days} = \$8,153.57$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days} - 1 \text{ day unpaid leave} = 18.7 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 18.70 \text{ days} = \837.20
- December:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 19.7 \text{ days} = \881.97
- January to June:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.60/\text{day} \times 19.7 \text{ days} = \878.62

Adjusting remittance:

- September to November:
 - Salary: $\$436.02/\text{day} \times 1 \text{ day} = \436.02
 - Days: 1 day of unpaid leave
 - Contributions: $\$44.77/\text{day} \times 1 \text{ day} = \44.77

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

Adjusting a Previous Month to indicate an Unpaid Leave

If a board needs to adjust a previous month's remittance for a teacher to document an unpaid leave day in that previous month, you need to do the following:

- Reverse the entire original entry of 19.7 days – that includes salary, days and contributions (record type 20 as it's an adjustment).
- Put in the new entry with a record type of 10 and an employment type of X – include the applicable salary, days and contributions.

Example

Original entry:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	0	\$8,589.60	19.7	\$881.97
To correct:								
687 687 687	Hak, Tom	Sep	20	F	0	\$(8,589.60)	(19.7)	\$(881.97)
687 687 687	Hak, Tom	Sep	10	X	0	\$6,409.50	14.7	\$658.12

CONTRACTS AND CALCULATIONS

DEFERRED SALARY LEAVE

Contracts in some school jurisdictions have arrangements whereby an individual may defer or set aside a portion of their regular salary in order to take a leave while receiving the deferred portion of their pay. For example, an individual may receive 80 percent of salary (while deferring 20 percent of salary per year) during a four-year employment period. The individual then receives 80 percent of salary during a one-year leave period.

Annual Membership Fees

Membership fees would not be required during the period of the leave.

Contingency Fees

In this case, contingency fees should be deducted as if the individual were receiving 100 percent of the salary during the four-year period. Contingency fees would not be required during the period of the leave.

Teachers' Long-Term Disability Plan

During the deferral period, LTD premiums should be deducted as if the member were receiving 100 percent of salary.

During the leave period, if the member wants to maintain coverage, they must apply directly to the STF for enhanced coverage no later than 30 days prior to the start of their leave. If the teacher's application for enhanced coverage is approved by the Federation, the total premium must be prepaid in a lump sum directly to the Federation by the member prior to the start of their leave.

Saskatchewan Teachers' Retirement Plan

During the deferral period, where the teacher is working but receiving a reduced salary, salary and days should be reported and contributions deducted as if the teacher were receiving 100 percent of their salary. The CPP code reported should be a code 5.

During the leave portion, the teacher may elect to continue contributing to the pension plan. The amount of the contribution is based on the regular full salary the teacher would have earned had he or she been teaching rather than on leave. The CPP code reported should be a code 8. If the teacher chooses not to make contributions, then the teacher may opt to purchase the service at a later date through arrangements made directly with STRP administrators. The maximum deferred salary leave that a teacher can have for STRP purposes is limited to a maximum of one year.

Under Income Tax Act rules, the teacher must return to work following the leave to qualify as a Deferred Salary Leave.

DEFERRED SALARY LEAVE**Example**

Deferral Period

Tom Hak has a permanent full-time contract with school division #123. His annual salary is \$85,896. Assume that Tom has commenced the deferral period of his deferred salary leave.

The school division would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	5	\$8,589.60	19.70	\$881.97
687 687 687	Hak, Tom	Oct	10	F	5	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Nov	10	F	5	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Dec	10	F	5	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Jan	10	F	5	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Feb	10	F	5	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Mar	10	F	5	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Apr	10	F	5	8,589.60	19.70	878.62
687 687 687	Hak, Tom	May	10	F	5	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Jun	10	F	5	8,589.60	19.70	878.62
TOTAL						\$85,896.00	197.00	\$8,799.60

Notes:

- Daily salary rates:
September to June: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
September to December – $\$44.77/\text{day}$
 - $\$44.77$ is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- January to June: $\$44.60/\text{day}$
 - $\$44.60$ is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- September to December:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 19.7 \text{ days} = \881.97
- January to June:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.60/\text{day} \times 19.7 \text{ days} = \878.62

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

CONTRACTS AND CALCULATIONS

DEFERRED SALARY LEAVE

Example

Leave Period

Tom Hak has a permanent full-time contract with school division #123. His annual salary is \$85,896. Assume that Tom has commenced the leave period of his deferred salary leave and he chose to continue contributing to the pension plan by regular monthly school division remittances.

The school division would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	8	\$8,589.60	19.70	\$881.97
687 687 687	Hak, Tom	Oct	10	F	8	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Nov	10	F	8	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Dec	10	F	8	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Jan	10	F	8	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Feb	10	F	8	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Mar	10	F	8	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Apr	10	F	8	8,589.60	19.70	878.62
687 687 687	Hak, Tom	May	10	F	8	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Jun	10	F	8	8,589.60	19.70	878.62
TOTAL						\$85,896.00	197.00	\$8,799.60

Notes:

- Daily salary rates:
September to June: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
September to December – $\$44.77/\text{day}$
 - $\$44.77$ is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- January to June: $\$44.60/\text{day}$
 - $\$44.60$ is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- September to December:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 19.7 \text{ days} = \881.97
- January to June:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.60/\text{day} \times 19.7 \text{ days} = \878.62

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

RETROACTIVE PAY

Retroactive Pay

All fees, premiums and contributions are to be deducted for all teachers receiving retroactive pay including those who are no longer employed by a remitting school jurisdiction.

Contingency Fees

Calculate the fees payable separately for retroactive pay as follows:

Retroactive pay x Contingency fee rate = Contingency fee

If the new salary for the retroactive settlement affects the salary for the current month, then the deduction for the current month must be made using the new salary.

Contingency fees calculated on the retroactive salary should be reported separately from the current remittances and on a monthly basis. Contingency fees calculated on the retroactive salary for prior school years can be reported as an annual lump sum or on a monthly basis.

Teachers' Long-Term Disability Plan

Calculate the premiums payable separately for retroactive pay as follows:

Retroactive pay x Premium rate in effect for retroactive period = LTD premium

If the new salary for the retroactive settlement affects the salary for the current month, then the premiums for the current month must be made using the new salary.

Premiums calculated on the retroactive salary should be reported separately from the current remittances and on a monthly basis. Premiums calculated on the retroactive salary for prior school years can be reported as an annual lump sum or on a monthly basis.

Saskatchewan Teachers' Retirement Plan

Adjusting entries to reflect retroactive salary increases are always made by month and by school year. If the retroactive pay relates to the current school year, the adjusting entries must be shown as current year adjustments on a Current School Year Contributions form or in WRS, **broken down by month**. If the retroactive pay relates to a previous school year, the adjusting entries must be shown as previous year adjustments on a Previous School Years Contributions form or in WRS, **broken down by month**. The formulas to calculate the adjustment in salary and contributions are as follows:

Adjustment to salary =
(New daily salary rate – Old daily salary rate) X (No. of days previously reported in the month)

Adjustment to contributions =
(New daily contribution rate – Old daily contribution rate) X (No. of days previously reported in the month)

For anyone who had a break in service in the year retroactive salary applies and whose days were adjusted to actual for that year (e.g. someone in receipt of SEB Plan benefits, a member who retired or a member who received Teachers' Long-Term Disability Plan benefits,) retroactive salary must also be remitted on an actual-days basis.

CONTRACTS AND CALCULATIONS

RETROACTIVE PAY

Example

Current School Year

Tom Hak has a permanent full-time contract with school division #123 over the 2018-19 school year. His annual salary was \$85,896 at the beginning of the school year. Assume that on November 1, 2018, a new provincial collective bargaining agreement was signed requiring retro pay of two percent to be paid back to the beginning of the school year. Also assume that you have already sent in the monthly remittances for September and October.

The school division would remit his salary, service and contributions on a monthly basis. Over the period of the 2018-19 school year, his original entries and his retro-pay adjustments would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	0	\$8,589.60	19.70	\$881.97
687 687 687	Hak, Tom	Oct	10	F	0	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Sep	20	F	0	171.79	0.00	20.09
687 687 687	Hak, Tom	Oct	20	F	0	171.79	0.00	20.09
687 687 687	Hak, Tom	Nov	10	F	0	8,761.39	19.70	902.06
687 687 687	Hak, Tom	Dec	10	F	0	8,761.39	19.70	902.06
687 687 687	Hak, Tom	Jan	10	F	0	8,761.39	19.70	898.71
687 687 687	Hak, Tom	Feb	10	F	0	8,761.39	19.70	898.71
687 687 687	Hak, Tom	Mar	10	F	0	8,761.39	19.70	898.71
687 687 687	Hak, Tom	Apr	10	F	0	8,761.39	19.70	898.71
687 687 687	Hak, Tom	May	10	F	0	8,761.39	19.70	898.71
687 687 687	Hak, Tom	Jun	10	F	0	8,761.39	19.70	898.71
TOTAL						\$87,613.90	197.00	\$9,000.50

Notes:

- Daily salary rates:
Original remittances:
September to October: $\$85,896.00 \div 197 \text{ days} = \$436.02/\text{day}$

Adjusting remittances and thereafter:
September to June: $(\$85,896 \times 1.02) = \$87,613.92 \div 197 \text{ days} = \$444.74/\text{day}$
- Daily contribution rates:
Original remittance:
September to October: \$44.77/day
 - \$44.77 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$436.02/day.
- Adjusting remittances and thereafter:
September to December: \$45.79/day
 - \$45.79 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$444.74/day.
 - January to June: \$45.62/day
 - \$45.62 is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of \$444.74/day.
- September to October:
Original remittance:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 19.7 \text{ days} = \881.97

CONTRACTS AND CALCULATIONS

RETROACTIVE PAY

- Adjusting remittance:
 - Salary: $(\$444.74/\text{day} - \$436.02/\text{day}) \times 19.7 \text{ days} = \171.79
 - Days: no change
 - Contributions: $(\$45.79/\text{day} - \$44.77/\text{day}) \times 19.7 \text{ days} = \20.09
- November to December:
 - Salary: $\$444.74 \times 19.7 \text{ days} = \$8,761.39$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$45.79/\text{day} \times 19.7 \text{ days} = \902.06
- January to June:
 - Salary: $\$444.74 \times 19.7 \text{ days} = \$8,761.39$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$45.62/\text{day} \times 19.7 \text{ days} = \898.71

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

Example

Previous School Year

Tom Hak has a permanent full-time contract with school division #123 over the 2017-18 school year. His annual salary was \$85,896. Assume that on August 31, 2018, a new provincial collective bargaining agreement was signed requiring retro pay of two percent to be paid back to January 1, 2018. Assume that you have already sent in the monthly remittances for January to June on a 19.7 day/month basis.

The school division would remit his salary, service and contributions on a monthly basis. In September of the 2018-19 school year, his retro pay entries for the 2017-18 school year for January to June would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Jan	30	F	0	\$171.79	0.00	\$23.25
687 687 687	Hak, Tom	Feb	30	F	0	171.79	0.00	23.25
687 687 687	Hak, Tom	Mar	30	F	0	171.79	0.00	23.25
687 687 687	Hak, Tom	Apr	30	F	0	171.79	0.00	23.25
687 687 687	Hak, Tom	May	30	F	0	171.79	0.00	23.25
687 687 687	Hak, Tom	Jun	30	F	0	171.79	0.00	23.25
TOTAL						\$1,030.74	0.00	\$139.50

Notes:

- Daily salary rates:
Original remittance:
January to June: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
Adjusting remittance:
January to June: $(\$85,896 \times 1.02) = \$87,613.92 \div 197 \text{ days} = \$444.74/\text{day}$
- Daily contribution rates:
Original remittance:
January to June: $\$52.62/\text{day}$
 - \$52.62 is the daily deduction from the January 1, 2018, Contribution Tables based on the daily salary rate of \$436.02/day.

CONTRACTS AND CALCULATIONS

RETROACTIVE PAY

- Adjusting remittance:
January to June: \$53.80/day
 - \$53.80 is the daily deduction from the January 1, 2018, Contribution Tables based on the daily salary rate of \$444.74/day.
- January to June:
 - Salary: $(\$444.74/\text{day} - \$436.02/\text{day}) \times 19.70 \text{ days} = \171.79
 - Days: no change
 - Contributions: $(\$53.80/\text{day} - \$52.62/\text{day}) \times 19.70 \text{ days} = \23.25

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Previous School Years Contributions form and codes used.

CONTRACTS AND CALCULATIONS

SPECIAL ALLOWANCES

Contingency Fees

Special allowances, as described in the Contracts and Calculations chapter, *Determination of Salary* section, page 2, needs to be included in the salary used for calculating contingency fee contributions. If the amount of annual allowance is known, add this to the annual salary. Contingency fee deductions should be calculated based on the total annual salary to be received on a 10-month basis.

If the amount of the allowance to be received is not known or fluctuates from one month to the next, remit contingency fees on this amount when it is paid as follows:

$$(\text{Amount of Allowance} + \text{Gross Salary}) \times \text{Contingency fee rate} = \text{Contingency fee for month}$$

Teachers' Long-Term Disability Plan

Special allowances as described in the Contracts and Calculations Chapter, *Determination of Salary* Section, page 2, need to be included in the salary used for calculating premiums.

If the annual allowance is known in advance and the member is on a full-time, full-year contract, add the allowance to the annual salary. Calculate the premiums as you would normally and remit on a 10-month basis from September to June.

If the amount of the allowance to be received is not known or fluctuates from one month to the next, calculate and remit the premiums in the month when the allowance is actually paid. The formula is:

$$(\text{Allowance actually paid} + \text{Gross monthly salary}) \times \text{Premium rate} = \text{Deduction for the month}$$

Saskatchewan Teachers' Retirement Plan

Special allowances as described in the Contracts and Calculations Chapter, *Determination of Salary* Section, page 2, need to be included in the salary used for calculating STRP contributions.

Example

Principal's Allowance

Tom Hak has a permanent full-time contract with school division #123 and he is also a principal. His annual salary is \$85,896. His total principal allowance is \$7,000 for the year.

The school division would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	0	\$9,289.60	19.70	\$963.92
687 687 687	Hak, Tom	Oct	10	F	0	9,289.60	19.70	963.92
687 687 687	Hak, Tom	Nov	10	F	0	9,289.60	19.70	963.92
687 687 687	Hak, Tom	Dec	10	F	0	9,289.60	19.70	963.92
687 687 687	Hak, Tom	Jan	10	F	0	9,289.60	19.70	960.57
687 687 687	Hak, Tom	Feb	10	F	0	9,289.60	19.70	960.57
687 687 687	Hak, Tom	Mar	10	F	0	9,289.60	19.70	960.57
687 687 687	Hak, Tom	Apr	10	F	0	9,289.60	19.70	960.57
687 687 687	Hak, Tom	May	10	F	0	9,289.60	19.70	960.57
687 687 687	Hak, Tom	Jun	10	F	0	9,289.60	19.70	960.57
TOTAL						\$92,896.00	197.00	\$9,619.10

CONTRACTS AND CALCULATIONS

SPECIAL ALLOWANCES

Notes:

- Daily salary rates:
September to June: $(\$85,896 + \$7,000) \div 197 \text{ days} = \$471.55/\text{day}$
- Daily contribution rates:
September to December: \$48.93/day
 - \$48.93 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$471.55/day.
- January to June: \$48.76/day
 - \$48.76 is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of \$471.55/day.
- September to December:
 - Salary: $\$471.55/\text{day} \times 19.7 \text{ days} = \$9,289.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$48.93/\text{day} \times 19.7 \text{ days} = \963.92
- January to June:
 - Salary: $\$471.55/\text{day} \times 19.7 \text{ days} = \$9,289.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$48.76/\text{day} \times 19.7 \text{ days} = \960.57

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

ADJUSTMENTS

Contingency Fees

Adjustments may be required from time to time. If this happens, correct the remittance to the Federation in the same month the correction was made to the teacher's cheque.

Adjustments that apply to a previous year should still be reported even though the school year has passed. In the case of an over-deduction, a teacher should be provided with a refund.

Teachers' Long-Term Disability Plan

Adjustments may be required from time to time (e.g., premiums may have inadvertently been deducted from a member after he or she attained age 64). If this happens, correct the remittance to the Federation in the same month the correction is made to the teacher's cheque.

Adjustments that apply to a previous year should still be reported even though the school year has passed. In the case of an over-deduction, a teacher should be provided with a refund.

Saskatchewan Teachers' Retirement Plan

Difference Adjustment/Reversal Adjustment

Adjustments to previously submitted entries must be recorded by the month and may take the form of a "difference adjustment" or a "reversal adjustment."

A difference adjustment is the difference between what should have been reported for the month less what was previously reported for that month. If salary, days taught or contributions have been reported incorrectly, then a difference adjustment should be used. A difference adjustment to an entry in the current school year is done on a Current School Year Contributions form or in WRS with a record type of 20. If the adjustment is for an entry for a previous school year, it is done on a Previous School Years Contributions form or in WRS with a record type of 30.

A reversal adjustment consists of two entries: the first reverses the original entry and the second is a new entry with the correct information and should be used when month, record type, employment type or CPP code have been reported incorrectly. A reversal adjustment to an entry in the current school year is done on a Current School Year Contributions form or in WRS but the reversed entry is done with a record type of 20 and the new entry is done with a record type of 10. A reversal adjustment to an entry for a previous school year is done on a Previous School Years Contributions form or in WRS with a record type of 30 for both the reversing entry and new entry.

CONTRACTS AND CALCULATIONS

ADJUSTMENTS

Example

Difference Adjustment

Julia Ross has a temporary part-time contract (50 percent FTE) with school division #123 from August 27 to December 31, 2018. Her annual salary is \$85,896.

The original entry sent to the STRP for September was:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$5,500.00	19.70	\$62.62
TOTAL						\$5,500.00	19.70	\$62.62

The entry should have been:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$4,294.80	9.85	\$440.98
TOTAL						\$4,294.80	9.85	\$440.98

Therefore the "difference adjustment" is:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	20	P	0	\$(1,205.20)	(9.85)	\$378.36
TOTAL						\$(1,205.20)	(9.85)	\$378.36

Notes:

- Daily salary rates:
September: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
September: $\$44.77/\text{day}$
 - \$44.77 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$436.02/day.
- September:
 - Entry should be:**
 - Salary: $\$436.02/\text{day} \times 9.85 \text{ days} = \$4,294.80$
 - Days: $(197 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 9.85 \text{ days} = \440.98
 - Difference adjustment:**
 - Salary: $\$4,294.80 - \$5,500.00 = \$(1,205.20)$
 - Days: $9.85 - 19.7 = (9.85) \text{ days}$
 - Contributions: $\$440.98 - \$62.62 = \$378.36$

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

ADJUSTMENTS

Example

Reversal Adjustment

Julia Ross has a temporary part-time contract (50 percent FTE) with school division #123 from August 27 to December 31, 2018. Her annual salary is \$85,896.

The original entry sent to the STRP for September was:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	F	0	\$4,294.80	9.85	\$440.98
TOTAL						\$4,294.80	9.85	\$440.98

The entry should have been:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$4,294.80	9.85	\$440.98
TOTAL						\$4,294.80	9.85	\$440.98

Therefore the "reversal adjustment" is:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	20	F	0	\$(4,294.80)	(9.85)	\$(440.98)
689 689 689	Ross, Julia	Sep	10	P	0	\$4,294.80	9.85	\$440.98
TOTAL						\$0.00	0.00	\$0.00

Notes:

- Daily salary rates:
September: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
September: $\$44.77/\text{day}$
 - \$44.77 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$436.02/day.
- September:
 - Salary: $\$436.02/\text{day} \times 9.85 \text{ days} = \$4,294.80$
 - Days: $(197 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 9.85 \text{ days} = \440.98

Reversal Adjustment Note:

- The entry should have been with an employment type of "P" not "F"; therefore, the entry sent had to be reversed and a new entry submitted. Notice there is no change in the amount of salary, days or contributions overall.

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

ADJUSTMENTS**Adjust to Actual Days Taught by Month**

There are occasions when a teacher quits teaching midway through the school year, such as when a teacher goes on a maternity leave, resigns, etc. In such cases an adjustment to actual days taught by month is required.

Example

Adjust to Actual Days Taught by Month

Ann Yin has a permanent full-time contract with school division #123 over the 2018-19 school year. Her annual salary is \$85,896. She started teaching the first day of the school year and went on maternity leave on October 1, 2018, and did not teach after September 30, 2018.

Her teaching service has to be adjusted to actual days taught for two reasons: to ensure that Ann is given credit for all the days she actually taught and to ensure that she is given credit, for eligibility purposes, because she taught during the month of August. Before you can prepare the remittance, you must gather the following information:

1. What is the teacher's daily salary rate? \$436.02/day (\$85,896 ÷ 197 days)
2. What are actual teaching days in each month? August – 5; September – 19

Assume that the school division has already remitted her entries for September, as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
613 613 613	Yin, Ann	Sep	10	F	0	\$8,589.60	19.70	\$881.97
TOTAL						\$8,589.60	19.70	\$881.97

The remittance required to adjust Ann's service to actual days taught by month would then be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
613 613 613	Yin, Ann	Aug	10	F	0	\$2,180.10	5.00	\$223.85
613 613 613	Yin, Ann	Sep	20	F	0	\$(305.21)	(0.70)	\$(31.34)
TOTAL						\$1,874.89	4.30	\$192.51

Notes:

- Daily salary rates:
August to September: \$85,896 ÷ 197 days = \$436.02/day
- Daily contribution rates:
August to September: \$44.77/day
 - \$44.77 is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of \$436.02/day.
- For the original entry:
September:
 - Salary: \$436.02/day x 19.7 days = \$8,589.60
 - Days: 197 days/year ÷ 10 months = 19.7 days
 - Contributions: \$44.77/day x 19.7 days = \$881.97
- For the adjustment to actual days taught by month:
August:
 - Salary: \$436.02/day x 5 days = \$2,180.10
 - Days: 5
 - Contributions: \$44.77/day x 5 days = \$223.85

ADJUSTMENTS

September:

- Salary: \$436.02/day x (19 days – 19.7 days) = \$(305.21)
- Days: 19 actual days – 19.70 days already remitted = (0.7) days
- Contributions: \$44.77/day x (19 days – 19.7 days) = \$(31.34)

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

Bump Up to Full-Year Rule

Currently, there are 197 actual teaching days in the school year. Effective July 1, 2002, when a teacher contributes to the STRP for 185 days but less than 197 days, the teacher's service is to be bumped up to a full year or 197 days. For example, if a teacher makes contributions for 189 days in the 2018-19 school year, contributions should be collected and remitted in June 2019 for the bump up of eight days. If the combined service between or among two or more school divisions is 185 days or more for a teacher, it is the **responsibility of the last remitting school division** to make the required adjustment, if a school division needs to be arbitrarily chosen. In this situation, the school division responsible will be notified by the STRP as soon as possible.

When a teacher works less than 185 days in a school year, contributions are required only for the actual number of days worked. The teacher's daily salary is equal to the teacher's actual salary paid divided by the actual number of days taught. Refer to the example below.

Example

Bump Up to Full-Year Rule:

Tom Hak has a permanent full-time contract with school division #123. His annual salary is \$85,896. In each of the months of September, October and November he took three days of unpaid leave. As less than 12 days were missed during the school year, the Bump Up to Full-Year Rule is applied. This reconciliation is indicated on the last three lines of the remittance below.

The school division would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2018-19 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	X	0	\$7,281.54	16.70	\$747.66
687 687 687	Hak, Tom	Oct	10	X	0	7,281.54	16.70	747.66
687 687 687	Hak, Tom	Nov	10	X	0	7,281.54	16.70	747.66
687 687 687	Hak, Tom	Dec	10	F	0	8,589.60	19.70	881.97
687 687 687	Hak, Tom	Jan	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Feb	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Mar	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Apr	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	May	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Jun	10	F	0	8,589.60	19.70	878.62
687 687 687	Hak, Tom	Sep	10	F	0	1,308.06	3.00	134.31
687 687 687	Hak, Tom	Oct	10	F	0	1,308.06	3.00	134.31
687 687 687	Hak, Tom	Nov	10	F	0	1,308.06	3.00	134.31
TOTAL						\$85,896.00	197.00	\$8,799.60

Take special note of the employment type used in the months of September, October and November on the original remittance and on the adjusting portion of the remittance.

CONTRACTS AND CALCULATIONS

ADJUSTMENTS

Notes:

- Daily salary rates:
September to June: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rates:
September to December: $\$44.77/\text{day}$
 - $\$44.77$ is the daily deduction from the July 1, 2018, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
January to June: $\$44.60/\text{day}$
 - $\$44.60$ is the daily deduction from the January 1, 2019, Contribution Tables based on the daily salary rate of $\$436.02/\text{day}$.
- Original remittance:
September to November:
 - Salary: $\$436.02/\text{day} \times 16.7 \text{ days} = \$7,281.54$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days} - 3.00 \text{ days unpaid leave} = 16.7 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 16.7 \text{ days} = \747.66
December:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.60$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 19.7 \text{ days} = \881.97
January to June:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.59$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.60/\text{day} \times 19.7 \text{ days} = \878.62
- Adjusting remittance to account for the Bump Up:
September to November:
 - Salary: $\$436.02/\text{day} \times 3 \text{ days} = \$1,308.06$
 - Days: 3 days of unpaid leave
 - Contributions: $\$44.77/\text{day} \times 3 \text{ days} = \134.31

Refer to the STRP Chapter, *Reports and Forms* Section, for a complete description of the Current School Year Contributions form and codes used.

CONTRACTS AND CALCULATIONS

ADJUSTMENTS

Bump Down to Full-Year Rule

Currently, a school year is considered to be 197 days and a teacher may never earn more than one year of pensionable service in any one school year. In some situations, it is possible that a teacher has taught more than 197 days in a school year. Many times it's due to the fact that school divisions have different school calendars with varying start and end dates, holidays and professional days. In some cases, teachers may have more than one school division reporting their pension data.

In such circumstances, a bump down to 197 days is required. As part of the STRP year-end procedures, because a teacher cannot have more than 197 days, the STRP will notify school divisions on the Annual Confirmation Report in August, that the teacher has more than 197 days. STRP will require school divisions to make the applicable adjustments to the teachers salary, days and contributions. If a school division must be arbitrarily chosen, it will be the **responsibility of the last remitting school division** to return the bump-down contributions to the teacher.

Example

Bump Down to Full-Year Rule

Suzi Kwan has a permanent full-time contract with school division #123. She was able to substitute one day in September with school division #456 because they have different school calendars. As such, she has 198 days for the school year.

School Division #123 will be contacted, as the last remitting school division, to bump-down the service, contributions, and salary for the extra one day. The contributions must be returned to the teacher.

Seventh-Day Adventists

Annual Membership Fees and Contingency Fees

Teachers belonging to the Seventh-Day Adventist Church who can provide evidence that they are a member in good standing (letter from their minister) do not have to pay annual membership fees; however, the teacher must donate an equivalent amount to the McDowell Foundation. Refer to McDowell Foundation Chapter, page 10.

More Than One Rate of Pay

Saskatchewan Teachers' Retirement Plan

Teachers may earn more than one rate of pay in a month. When this occurs, contributions are calculated on the total salary for the month.

Example

More Than One Rate of Pay

A teacher teaches four days at a daily rate of \$250 and another eight days at a daily rate of \$300. The salary for this month would be calculated as follows:

4 days @ \$250/day =	\$1,000	
<u>8 days @ \$300/day =</u>	<u>\$2,400</u>	
12 days	\$3,400	Total Salary

Notes:

- \$283.33 is the daily rate of pay ($\$3,400 \div 12$ days)
- \$26.92 is the daily contribution rate (from the January 1, 2019, Contribution Tables)
- \$323.04 is the monthly contribution ($\$26.92 \times 12$ days)

Varied School Days in a School Year

Saskatchewan Teachers' Retirement Plan

Some schools and colleges have school year calendars that are other than 197 days. For pension purposes, remittances must be adjusted to a 197-day school year.

Full-time and part-time teachers who teach a complete year in a school with a non-197-day school year should remit contributions on a 19.7-days-per-month basis (pro-rated for part-time service). Teachers who work less than a full year should remit actual days converted to a 197-day school year. To calculate the conversion factor, divide 197 days by the total number of days in the school year for the school the teacher provided teaching service for. Please note that the Bump Up to Full-Year Rule applies if the days converted to the 197-day school year are at least 185 but less than 197.

Superintendents/Directors Retiring Mid-Year

Any school year that is not 197 days is considered an "altered school year." This same rule would apply to individuals that work on a contract that is not based on a 197 day school year.

For members on an altered school year, their pension data must be converted to a school year of 197 days.

OTHER

Example

A member has a contract requiring them to work 260 days in a year. Their annual salary is \$174,952.

Convert to 197 days: $197/260 = .76$.

So every day they work is actually .76 of a day on a 197 day calendar (can't have more than 197 days in a school year).

Salary = $\$174,952/197 =$ daily rate of \$888.08.

From here, just report according to school calendar.

Example

Permanent, Full-Time Contract

Lil Reid has a permanent full-time contract for the 2018-19 school year. Her annual salary is \$85,896. The school she teaches at has a 194-day school year.

The remittances from September to December using the 19.7-day-per-month basis are as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
692 692 692	Reid, Lil	Sep	10	F	0	\$8,589.60	19.70	\$881.97
692 692 692	Reid, Lil	Oct	10	F	0	8,589.60	19.70	881.97
692 692 692	Reid, Lil	Nov	10	F	0	8,589.60	19.70	881.97
692 692 692	Reid, Lil	Dec	10	F	0	8,589.60	19.70	881.97
TOTAL						\$34,358.40	78.80	\$3,527.88

Notes:

- Daily salary rate (based on the 197-day school year, not the 194-day school year):
September to December: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rate (based on daily salary rate above for the 197-day school year):
September to December: $\$44.77/\text{day}$
- September to December:
 - Salary: $\$436.02/\text{day} \times 19.7 \text{ days} = \$8,589.59$
 - Days: $197 \text{ days/year} \div 10 \text{ months} = 19.7 \text{ days}$
 - Contributions: $\$44.77/\text{day} \times 19.7 \text{ days} = \881.97

Example

Temporary Full-Time Contract, Termination Mid-Year

Paul White has a temporary full-time contract for the 2018-19 school year. He works 53 days from August to October. His annualized salary is \$85,896. The school he teaches at has a 194-day school year. Since Paul works less than one full year, remittances are required for actual days based on a 197-day school year.

To calculate the days worked based on a 197-day school year, multiply the actual days worked by a conversion factor of 197 divided by the days in the school year. For a 194-day school year, the conversion factor is 1.015 (197 divided by 194).

Month	Days Taught (194-day school year)	Conversion Factor	197-School- Year Days
August	12	1.015	12.18
September	19	1.015	19.29
October	22	1.015	22.33
TOTAL	53		53.80

CONTRACTS AND CALCULATIONS

OTHER

The remittances from August to October using actual days based on a 197-day school year are as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
667 667 667	White, Paul	Aug	10	F	0	\$5,310.72	12.18	\$545.30
667 667 667	White, Paul	Sep	10	F	0	8,410.83	19.29	863.61
667 667 667	White, Paul	Oct	10	F	0	9,736.33	22.33	999.71
TOTAL						\$23,457.89	53.80	\$2,408.62

Notes:

- Daily salary rate (based on the 197-day school year, not the 194-day school year):
August to October: $\$85,896 \div 197 \text{ days} = \$436.02/\text{day}$
- Daily contribution rate (based on daily salary rate above for the 197-day school year):
September to October: $\$44.77/\text{day}$
- August:
 - Salary: $\$436.02/\text{day} \times 12.18 \text{ days} = \$5,310.72$
 - Days: 12.18 days
 - Contributions: $\$44.77/\text{day} \times 12.18 \text{ days} = \545.30
- September:
 - Salary: $\$436.02/\text{day} \times 19.29 \text{ days} = \$8,410.83$
 - Days: 19.29 days
 - Contributions: $\$44.77/\text{day} \times 19.29 \text{ days} = \863.61
- October:
 - Salary: $\$436.02/\text{day} \times 22.33 \text{ days} = \$9,736.33$
 - Days: 22.33 days
 - Contributions: $\$44.77/\text{day} \times 22.33 \text{ days} = \999.71

Example

Substitute Teacher

Fred Wall substitute teaches three days in September with school division #532 over the 2018-19 school year. He is paid \$900 total for the three substitute days. School division #532 has a 194-day school year. The September remittance using actual days based on a 197-day school year are as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
699 699 699	Wall, Fred	Sep	10	S	0	\$900	3.05	\$86.25

Notes:

- Conversion of days taught to 197-day school year:
September: $3 \text{ days} \times (197 \div 194) = 3.05 \text{ days}$
- Daily salary rate (based on the 197-day school year, not the 194-day school year):
September: $\$900 \div 3.05 \text{ days} = \$295.08/\text{day}$
- Daily contribution rate (based on daily salary rate above for the 197-day school year):
September: $\$28.28/\text{day}$

CONTRACTS AND CALCULATIONS

OTHER

- September:
 - Salary: \$295.08/day x 3.05 days = \$900
 - Days: 3.05 days
 - Contributions: \$28.28/day x 3.05 days = \$86.25

Labour Disputes

Saskatchewan Teachers' Retirement Plan

In the event of a strike or lockout action, the lost teaching days also result in lost pension days for the teachers under the Saskatchewan Teachers' Retirement Plan. Therefore, no days, salary or pension contributions are to be remitted to STRP for those specific days. The service and contributions lost **must be reported in the month in which the loss occurs** regardless of the timing of the adjustment on the teacher's paycheque. This ensures government contributions are not made for the days lost.

Full-time teachers with lost days should be reported with an Employment Type "X." Part-time teachers are still reported with the Employment Type "P."

Please note that days lost due to labour disputes are not eligible to be bumped up.

Example

Full-Time Contract

A full-time teacher lost three days in June due to a strike. September to May would be reported at 19.7 days with an "F" employment type. June would be reported at 16.7 days with an "X" employment type.

The three days missed in June are not eligible to be bumped up.

Example

Part-Time Contract (50 percent FTE)

Teachers were locked out for three days in September. The part-time teacher missed one day of work due to the lockout. September would be reported at 8.85 days with a "P" employment type. October to June would be reported at 9.85 days with a "P" employment type.

Example

Part-Time Contract (94.9 percent FTE) in Bump-Up Position

A part-time teacher lost one day in June due to a strike. September to May would be reported at 18.7 days with a "P" employment type. June would be reported at 17.7 days with a "P" employment type.

As 11 days were missed during the school year, the teacher is in a bump-up position. An adjusting entry for one day would be reported for each month from September to June. The one day missed due to the strike is not eligible to be bumped up.

AMENDMENTS TO THE MANUAL

Updating Your Manual

The Federation will issue updates to this manual twice per year. When you receive the updates, please insert them immediately into the binder so the manual is current. The process for this is as follows:

1. There will be a standard memorandum noting the amendment number attached to all amendments. Filing instructions listing all the sections to be replaced will also be included.
2. Enter on the Amendment Record the date the amendment was received and initial the appropriate number. Please ensure that the number on the Amendment Record corresponds to the amendment number you received.
3. It is not necessary to keep the covering letter that accompanies the amendments; however, information is provided on these memos that could help you in case of a lost amendment section.

AMENDMENTS TO THE MANUAL

Amendment Record

Each amendment will be issued a number. Amendments #1 to #38 have already been issued in previous versions of the *Remittance Manual* (1992 to July 2008). Therefore, the amendment numbers below start at #39.

Once you receive the new materials for each update, record the date in the space provided below. If you are missing an update, please contact the STF for a replacement.

Update Number	Date Received	Update Number	Date Received
#39		#56	
#40		#57	
#41		#58	
#42		#59	
#43		#60	
#44		#61	
#45		#62	
#46		#63	
#47		#64	
#48		#65	
#49		#66	
#50		#67	
#51		#68	
#52		#69	
#53		#70	
#54		#71	
#55		#72	

APPENDIX A

Introduction

The following calculations chart is intended for a quick reference and does not explain some of the terminology used. For example, the definition of salary is located on the determination of salary chart (see the Contracts and Calculations Chapter, page 2). Please refer to the individual chapters for a complete explanation of some of these situations and definitions of the terminology.

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APPENDIX A

Situation	Membership Fees	Contingency Fees	Teachers' Long-Term Disability Plan	STRP
Full-time contract (100% September to June)	Full annual fee	0.05% of actual salary including any special allowances.	1.00% of actual salary including any special allowances.	For CPP integrated teachers, deduct according to the formula: $[9.50\% \times (YMPE/197)] + [11.70\% \times (\text{daily earnings} - YMPE/197)] = \text{daily contribution}$. For teachers not integrated with CPP, deduct according to the formula: $[11.70\% \times (\text{daily earnings})] = \text{daily contribution}$.
Part-time contract/job-sharing	Determine the percentage of the number of days worked in the 197-day school year. Calculate using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year. <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee	0.05% of actual salary including any special allowances.	1.00% of actual salary including any special allowances.	Part-time contributions are made on a "percentage of full-time" basis. Calculate days eligible by multiplying the contract % by 19.7. Use this figure as days eligible. Calculate the contributions based on the full-time equivalent daily rate.
Part-time with two or more contracts	Deduct as for part-time employment for your division only.	0.05% of actual salary including any special allowances.	1.00% of actual salary received from your division only.	Deduct as for part-time employment for your division only.
Teacher working full-time for 1/2 month and part time for 1/2 month	Determine the percentage of the number of days worked in the 197-day school year. Deduct using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee	0.05% of actual salary including any special allowances.	Deduct 1.00% of actual salary including any special allowances.	Remit one entry for part of month worked full time as % of total month taught x 19.7 days. Remit second entry for portion of month worked as part time as $19.7 \times \% \text{ of month worked under part-time contract} \times \% \text{ of part-time contract}$.
Teacher on part-time medical leave and working part-time	Determine the percentage of the number of days worked in the 197-day school year. Calculate using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year. <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee	0.05% of actual salary including any special allowances.	1.00% of actual salary including any special allowances.	Part-time contributions are made on a "percentage of full-time" basis. Calculate days eligible by multiplying the contract % by 19.7. Use this figure as days eligible. Calculate the contributions based on the full-time equivalent daily rate.

APPENDIX A

Situation	Membership Fees	Contingency Fees	Teachers' Long-Term Disability Plan	STRP
Temporary contract	Determine the percentage of the number of days worked in the 197-day school year. Deduct using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year. <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee	0.05% of actual salary including any special allowances.	1.00% of actual salary including any special allowances.	Deduct as for full-time or part-time employment as applicable. Reconcile to actual amount of days taught in each month for the entire year and deduct/remit the outstanding balance.
Substitute	No. of days worked based on a <u>197-day school year</u> x Annual fee 197	Do not deduct.	Do not deduct.	Deduct the daily contribution for days actually taught in your division, following the proper formula for either CPP-integrated teachers or non-CPP-integrated teachers. (Refer to the full-time contract situation for formula.)
Substitute with a contract in another division	No. of days worked based on a <u>197-day school year</u> x Annual fee 197	Do not deduct.	Do not deduct.	Deduct the daily contribution for days actually taught in your division, following the proper formula for either CPP integrated teachers or non-CPP integrated teachers. (Refer to the full-time contract situation for formula.)
Substitute with a contract in your division (contract is over 45%)	<u>Contract:</u> Deduct annual fee according to actual percentage of the days worked in the 197-day school year taught using the following criteria: <i>45% or more:</i> Annual fee <u>Substitute:</u> Do not deduct.	<u>Contract:</u> 0.05% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> 1.00% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> Deduct as for full-time or part-time employment as applicable, as described above. <u>Substitute:</u> Deduct as for substitute employment actually taught in your division, as described above.
Substitute with a contract in your division (contract is less than 45%)	<u>Contract:</u> Deduct annual fee according to actual percentage of the days worked in the 197-day school year using the following criteria: <i>Less than 10%:</i> Annual fee x Percentage of days worked in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual fee <u>Substitute:</u> Annual fee x Percentage of days worked in the 197-day school year	<u>Contract:</u> 0.05% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> 1.00% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> Deduct the daily contribution for days actually taught in your division. <u>Substitute:</u> Deduct as for substitute employment actually taught in your division, as described above.

APPENDIX A

Situation	Membership Fees	Contingency Fees	Teachers' Long-Term Disability Plan	STRP
Death, retirement, resignation or termination (before completion of contract)	Calculate actual percentage of the days worked in the 197-day school year. Determine fees using the following criteria: <i>Less than 10%:</i> Annual fee x Percentage of days worked in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee Deduct any outstanding balance owing.	0.05% of actual salary including any special allowances up to and including the last day salary received.	1.00% of actual salary including any special allowances up to and including the last day salary received.	If a teacher has taught less than 185 days in the school year, reconcile to actual amount of days taught in each month for the entire year and deduct/remit the outstanding balance. If a teacher has taught 185 days but less than 197 days, the Bump Up to Full-Year Rule applies; deduct/remit for a full year – 197 days.
Sabbatical leave (50% or more of previous salary)	Full annual fee.	0.05% of salary received while on leave.	Apply to the STF for enhanced coverage.	Teacher has option of remitting on a monthly basis using the salary which would have been earned had he or she been teaching rather than on leave, or purchasing the service after the leave ends by contacting the STRP, provided contributions have not already been remitted for this period and the combined education/sabbatical leave purchased does not exceed one year.
Sabbatical leave (less than 50% of previous salary)	Do not deduct.	Do not deduct.	Apply to the STF for enhanced coverage.	Do not deduct or remit any information.
Sabbatical leave partway through a month (teacher opts not to make STRP contributions)	Deduct up to last date of employment. Calculate using the following criteria: <i>Less than 10%:</i> Annual fee x Percentage of days worked in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee	0.05% of actual salary including any special allowances. Discontinue deductions once sabbatical leave has commenced if teacher will receive less than 50% of previous salary during the leave.	1.00% of actual salary including any special allowances up to and including the last day worked. Application for coverage during the leave period must be submitted to the STF if member chooses to continue coverage.	Reconcile to actual amount of days taught in each month for the entire year and deduct/remit the outstanding balance.
Deferred Salary Leave Plan – deferral period	Full annual fee.	Fees should be deducted as though the individual were receiving 100% of salary.	Premiums should be deducted as though the individual were receiving 100% of salary.	Contributions should be deducted and days reported as though the teacher were receiving 100% of salary. Use CPP code 5.

APPENDIX A

Situation	Membership Fees	Contingency Fees	Teachers' Long-Term Disability Plan	STRP
Deferred Salary Leave Plan – leave period	Do not deduct.	Not required during the leave period.	Apply to the STF for enhanced coverage.	Teacher has the option of remitting on a monthly basis using salary that would have been earned had he or she been teaching rather than on leave, or purchasing the service after the leave period ends by contacting the STRP. Maximum is one year of contributory service. If the teacher chooses to remit contributions, use CPP code 8.
Maternity leave	<p>Determine the actual number of days regular and/or sick leave salary is paid before the commencement of the leave plus the days the member is in receipt of Supplemental Employment Benefit Plan benefits. Calculate the percentage of days worked in the 197-day school year and determine the annual fee as follows:</p> <p><i>Less than 10%:</i> Annual Fee x Percentage of days worked in the 197-day school year</p> <p><i>10% or more but less than 45%:</i> 1/2 Annual fee</p> <p><i>45% or more:</i> Annual fee</p> <p>Deduct any outstanding balance. Once the teacher returns from the leave, determine the number of days to the end of the year. Add this to the number of days worked prior to the leave, then determine the amount of fees to be deducted over the remainder of the school year by repeating the above calculation and deducting any previous fees remitted.</p>	Payable while the member is in receipt of SEB plan benefits. Salary is deemed to be the amount the member would have earned had they been actively teaching during that period of time.	Payable while the member is in receipt of SEB Plan benefits. Salary is deemed to be the amount the member would have earned had she been actively teaching during that period of time. Application for coverage during the leave period must be submitted to the STF if member chooses to continue coverage when on leave.	Reconcile to actual number of days taught in each month for the entire year and deduct/remit the outstanding balance.
Maternity leave – SEB Plan benefits under Article 8 of the 2019-2023 Provincial Collective Bargaining Agreement	The number of days in receipt of SEB Plan benefits are to be added to the number of days in receipt of salary or sick leave benefits to determine the percentage of the days worked in the 197-day school year.	0.05% of the rate of pay the member would have been entitled to receive had they been actively teaching during that period of time.	1.00% of the rate of pay the member would have been entitled to receive had she been actively teaching during that time.	Contributions are remitted based on the current formula of 9.50% to YMPE 11.70% over YMPE of the pensionable earnings the member would have been entitled to receive had she been actively teaching during that time. Remit based on actual days earned per month, using CPP code 7.

APPENDIX A

Situation	Membership Fees	Contingency Fees	Teachers' Long-Term Disability Plan	STRP
Full-time teachers with unpaid leave	Do not alter deductions.	Deduct 0.05% of actual salary received.	Apply to the STF for enhanced coverage.	Reduce the contribution by the number of days absent multiplied by the daily contribution rate. Use Employment Type X.
Teachers in receipt of a STRP or STSC superannuation allowance who return to teach	Deduct according to percentage of the days worked in the 197-day school year. Calculate using the following criteria: <i>Less than 10%:</i> Annual fee x Percentage of days worked in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee	Deduct 0.05% of actual salary received.	Do not deduct.	Do not deduct but remit salary and days.
Commencement mid-month	Deduct based on percentage of the days worked in the 197-day school year using the following criteria: <i>Less than 10%:</i> Annual fee x Percentage of days worked in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual fee <i>45% or more:</i> Annual fee	Deduct 0.05% of actual salary received.	Deduct 1.00% of actual salary including any special allowances.	Calculate according to the actual days taught for the first month and use annualized days thereafter. Reconcile to actual days taught in the last month.
Retroactive pay	Do not deduct extra.	0.05% of retroactive pay for all teachers including those no longer employed by your division.	Deduct at premium rate in effect for retroactive period for all teachers including those no longer employed by your division.	Adjust entries to reflect salary and contribution increases. Days should not change; therefore, no days should be included with retro pay adjustments.

APPENDIX B

Forms List

This is a list of the forms available from the Saskatchewan Teachers' Federation in respect of membership fees, the Teachers' Long-Term Disability Plan, the Saskatchewan Teachers' Retirement Plan and donations to the Dr. Stirling McDowell Foundation for Research Into Teaching Inc.

Copies of these forms, which have been reduced in size, are included in this section for your reference. The actual forms are located on the Federation website, www.stf.sk.ca.

Accounting

- STF Remittance Summary Sheet. This form must accompany the monthly remittance of membership fees, Teachers' Long-Term Disability Plan premiums, Saskatchewan Teachers' Retirement Plan contributions and donations by way of payroll deduction to the McDowell Foundation.

Dr. Stirling McDowell Foundation for Research Into Teaching Inc.

- Payroll Deduction Form
- Monthly Record of Donations by Payroll Deduction
- Termination of Deductions
- Request for Exemption

Group Benefits/Pension

- Enrolment (can be mailed out by contacting the Members' Health Plan)
- Change of Information
- Teacher Change Reporting

Teachers' Long-Term Disability Plan

- Application for Enhanced Coverage

Saskatchewan Teachers' Retirement Plan

- Authorization for Voluntary Contributions Through Payroll Deduction
- Current School Year Contributions
- Previous School Years Contributions
- Voluntary Contributions Through Payroll Deduction

Substitute Teaching

- Substitute Teacher Change Reporting

APPENDIX B



Payroll Deduction

Donor Information

School Division

Name of Donor

Address

My total gift to support research into teaching and learning is \$

I authorize my school division to deduct:

- ☐ \$ one-time deduction in
(Month/Year, e.g., JAN 2020)
- ☐ \$ per pay period beginning in and ending in
(Month/Year, e.g., JAN 2020) (Month/Year, e.g., JAN 2021)
- ☐ \$ per pay period until further notice
- ☐ \$ annually in for years
(Month/Year, e.g., JAN 2020)

Designate Donation

- ☐ General
- ☐ Endowment

Special Instructions

- ☐ I wish my donation to remain anonymous
- ☐ I wish only the amount of my donation to remain anonymous

Signature

Date

(Day/Month/Year, e.g., 31 JAN 2020)

* For more information, please contact the McDowell Foundation at mcdowell@stf.sk.ca or visit the website at mcdowellfoundation.ca/donations.

Please note: Official tax receipts will be issued in January or February by the McDowell Foundation.

Dr. Stirling McDowell Foundation for Research Into Teaching
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
T: 306-373-1660 F: 306-374-1122

December 2020

STF-00679 / 2020/06/01 / MCD003

APPENDIX B



Monthly Record of Donations by Payroll Deduction

Donor Information

Name of School Division

Donations For

--	--	--	--	--	--	--	--	--	--

(Month/Year, e.g., JAN 2020)

Name of Donor

Amount Donated

Name of Donor	Amount Donated
<h1>SAMPLE</h1>	

STF-00880 / 20201202 / MCD002

Dr. Stirling McDowell Foundation for Research Into Teaching
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
T: 306-373-1660 F: 306-374-1122

December 2020

APPENDIX B



Termination of Deductions

Donor Information

Name of School Division

Name of Donor

Date Deductions Stopped

(Month/Year, e.g., JAN 2020)

Reason for Termination

- ☐ Donor is re-pledging
- ☐ Donor has cancelled the pledge
- ☐ Donor is no longer employed by this school division

Name of new division (if applicable and known):

- ☐ Other reason (please specify, if known)

SAMPLE

STF-00881 / 20201202 / MCD001

Dr. Stirling McDowell Foundation for Research Into Teaching
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
T: 306-373-1660 F: 306-374-1122

December 2020

APPENDIX B



REQUEST FOR EXEMPTION

FROM MEMBERSHIP IN THE STF AND REQUEST FOR A DONATION
THROUGH PAYROLL DEDUCTION TO THE MCDOWELL FOUNDATION

Section A

I hereby signify that I am a member of the Seventh-Day Adventist Church and prevented by my religious convictions from membership in the professional organization of Saskatchewan teachers. Evidence that I am a member in good standing of the Seventh-Day Adventist Church is attached (attach letter from a minister of the Seventh-Day Adventist Church). I hereby request that:

1. I be granted exemption from membership in the Saskatchewan Teachers' Federation, and
2. My employing school division, _____, deduct from my monthly salary an amount equivalent to what would be my monthly deduction for the STF membership fee in that year. This amount is to be remitted as a monthly donation by payroll deduction to the Dr. Stirling McDowell Foundation for Research Into Teaching Inc. for as long as I am employed by the division. Instructions regarding my donation are provided below.

Teacher's Signature

X

Date Signed

--	--	--	--	--	--	--	--	--	--

(Day/Month/Year, e.g., 31 JAN 2020)

Section B

The Saskatchewan Teachers' Federation grants _____ exemption from membership in the professional organization of Saskatchewan teachers under the terms of its agreement with the Seventh-Day Adventist Church on July _____, 2020.

STF Executive Director

X

Date Signed

--	--	--	--	--	--	--	--	--	--

(Day/Month/Year, e.g., 31 JAN 2020)

Section C

Donation Instructions

I hereby direct that my donations to the McDowell Foundation be held for a period of not less than 10 years from the date of the donation.

- ☐ I wish my donation to remain anonymous. ☐ I wish only the amount of my donation to remain anonymous.

Donor's Name

--

Teacher's Certificate Number

--	--	--	--	--	--	--	--	--	--

School Mailing Address

--

City/Town

--

Province

--	--

Postal Code

--	--	--	--	--	--

School Phone

()							
---	--	---	--	--	--	--	--	--	--

Home Mailing Address

--

City/Town

--

Province

--	--

Postal Code

--	--	--	--	--	--

Home Phone

()							
---	--	---	--	--	--	--	--	--	--

Please note: official tax receipts will be issued by the McDowell Foundation in January or February of each year.

STF-00359 / 2020121 / 7080-50

Saskatchewan Teachers' Federation
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
Telephone: 306-373-1660 Facsimile: 306-374-1122



ENROLMENT

Instructions: The **Enrolment** form must be completed and signed by your school board(s) each time you sign a contract of employment or the first occasion of substitute teaching in Saskatchewan. If you have a change in your personal information, contract status and/or dependant information, please complete a **Change of Information** form, which is available at www.stf.sk.ca.

Return completed form to:
Saskatchewan Teachers' Federation
2317 Arlington Avenue
Saskatoon SK S7J 2H8

To be Completed by School DivisionPension Plan Membership: ☐ STRP ☐ STSP ☐ Retired ☐ ATRP

School Division Name

School Division Signature _____

x

Date teacher meets plan eligibility requirements

20th Teaching Occurrence (DD MMM YYYY)

Contract Status –
Check (✓)
all that apply

☐ Continuing

Contract
Commencement Date (DD MMM YYYY)

Contract
End Date (DD MMM YYYY)

☐ Continuing☐ Temporary☐ Replacement☐ Substitute

Not applicable

Not applicable

Member Information (Must have valid provincial health plan coverage.)

Last Name		First Name		Initial	Preferred Name
<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>
Gender	Date of Birth (DD MMM YYYY)	Social Insurance Number	Teacher's Certificate Number		
<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Home Mailing Address			Preferred Non-Employer Email Address		
<input type="text"/>			<input type="text"/>		
City	Province	Home Phone		Mobile Phone	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	
School Name					
<input type="text"/>					

Dependant Information (All dependants must have valid provincial health plan coverage.)

To be completed by teachers on a continuing, temporary or re-employment contract to enrol eligible dependants in the STF Members' Health Plan and the Teachers' Dental Plan

Spouse Information

Last Name <input style="width: 90%;" type="text"/>	First Name <input style="width: 90%;" type="text"/>	Date of Birth (DD MMM YYYY) <table border="1" style="display: inline-table; width: 100%; height: 20px; vertical-align: bottom;"> <tr> <td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td><td style="width: 5%;"></td> </tr> </table>											Gender <input type="checkbox"/> Male <input type="checkbox"/> Female

If your spouse has an employer group plan indicate the coverage provided.

Health: <input type="checkbox"/> Single <input type="checkbox"/> Waived <input type="checkbox"/> Family <input type="checkbox"/> None Vision: <input type="checkbox"/> Single <input type="checkbox"/> Waived <input type="checkbox"/> Family <input type="checkbox"/> None	Dental: <input type="checkbox"/> Single <input type="checkbox"/> Waived <input type="checkbox"/> Family <input type="checkbox"/> None Drugs: <input type="checkbox"/> Single <input type="checkbox"/> Waived <input type="checkbox"/> Family <input type="checkbox"/> None
--	---

If your spouse is a teacher, please provide their teaching certificate number

Children Information

Last Name	First Name	Date of Birth (DD MMM YYYY)	Gender	Full-Time Student?*	Disabled Dependant?
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes

*If dependent child is age 21 or older, attach verification of full-time status at educational institution.

Member Authorization

I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation ("STF") obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependants ("Personal Information"), in accordance with the STF's Privacy Policy and policies, at any time, from, to or with others, including the STF's affiliates, service suppliers, successors, assigns and other persons, but only for the purpose of furthering or maintaining a current or future relationship between us or between the STF and such person, or as may be necessary to determine my or my dependants' entitlement to health, dental, disability, pension and group insurance benefits or any similar service supplied to me or my dependants by the STF, its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of the STF providing certain services to me and my dependants and that, if such consent is revoked or withdrawn, the STF will no longer be able to provide those services to me and my dependants. I agree to immediately notify the STF in writing of any chance to the above-listed Personal Information.

Member Signature _____

Date Signed (DD MMM YYYY)

Consent required on the reverse >

APPENDIX B

Consent for Internal Data Use for Research and Statistical Purposes

I understand that the STF will obtain, retain, disclose, exchange and use Personal Information for the purposes of statistical analysis and research. I understand and agree that any Personal Information collected will be de-identified and aggregated with the personal information of others for use of research and statistical purposes to ensure the protection of the privacy of me and my dependants. I understand that providing my consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information in connection with research and statistical purposes is optional, but if I choose not to provide this consent, this will negatively impact the accuracy, reliability and quality of the STF's statistical analysis and research.

Please check one of the following:

- ☐ I consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above in accordance with the STF's Privacy Notice and policies.
- ☐ I do not consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above.

The information you provide to us will be used to provide services to you and to determine your entitlement for health, dental, disability, pension and group insurance benefits. Please direct your inquiries as follows:

Dental

- **Saskatchewan Teachers' Superannuation Commission**
Toll free 1-877-364-8202 or 306-787-8814 in Regina

Disability

- **Teachers' Long-Term Disability Plan**
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon
- **Saskatchewan Teachers' Disability Benefits Plan**
Teachers' Superannuation Commission
Toll free 1-877-364-8202 or 306-787-6440 in Regina

Health

- **STF Members' Health Plan**
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon

Pension

- **Saskatchewan Teachers' Retirement Plan**
Saskatchewan Teachers' Federation
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon
- **Saskatchewan Teachers' Superannuation Plan**
Teachers' Superannuation Commission
Toll free 1-877-364-8202 or 306-787-6440 in Regina

Dependant Information for Health and Dental Plan

For purposes of the health and dental plan:

- **Spouse** means your legal spouse or the person who has been living with you in a spousal relationship for at least 12 consecutive months.
- **Dependant** means your natural, adopted or stepchild who is:
 - Under 21 years of age, unmarried, and solely dependent upon you for support. (Children under age 21 are not covered if they are working more than 30 hours per week, unless they are full-time students.)
 - Age 21 or older but under age 26, unmarried, dependent upon you for support and in full-time attendance at an accredited post-secondary educational institution.
 - Age 21 or older and is incapable of supporting his or herself because of a physical or mental disability, provided the disabling condition began before age 21, or before age 26 while a full-time student, and the disability has been continuous since then.

Preferred Non-Employer Email Address

Your preferred email address is used to provide you with electronic communications from the Federation. Members must provide a preferred email address, as all communications from the Federation, including information on provincial collective bargaining, will be sent to this email address. Your preferred email address also provides access to the MySTF section of the Federation's website, which contains your personalized pension and benefit information.

It's Important to Keep Your Records Up-To-Date

Changes to your name, mailing address, preferred email address, school name, or health and dental plan spouse or dependant information can be updated online in the MySTF section of the Federation website, www.stf.sk.ca. However, a Change of Information form must be used to notify the Federation of changes to your employment status.



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

Arbos Centre for Learning
2311 Arlington Avenue, Saskatoon SK
www.stf.sk.ca [Facebook](https://www.facebook.com/SaskTeachersFed) [Instagram](https://www.instagram.com/SaskTeachersFed) [LinkedIn](https://www.linkedin.com/company/SaskTeachersFed) [YouTube](https://www.youtube.com/SaskTeachersFed) @SaskTeachersFed

APPENDIX B

Consent for Internal Data Use for Research and Statistical Purposes

I understand that the STF will obtain, retain, disclose, exchange and use Personal Information for the purposes of statistical analysis and research. I understand and agree that any Personal Information collected will be de-identified and aggregated with the personal information of others for use of research and statistical purposes to ensure the protection of the privacy of me and my dependants. I understand that providing my consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information in connection with research and statistical purposes is optional, but if I choose not to provide this consent, this will negatively impact the accuracy, reliability and quality of the STF's statistical analysis and research.

Please check one of the following:

- ☐ I consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above in accordance with the STF's Privacy Notice and policies.
- ☐ I do not consent to the STF obtaining, retaining, disclosing, exchanging and using Personal Information for the research and statistical purposes described above.

How Your Information is Used

It's critical that we have accurate and current information for you and your dependants. The information you provide to the Saskatchewan Teachers' Federation is used to ensure you have access to all of the services offered by the Federation, and to determine your entitlements for health, dental, disability, pension and group insurance benefits.

Preferred Non-Employer Email Address

Your preferred email address is used to provide you with electronic communications from the Federation. Members are encouraged to provide a preferred email address as all communications from the Federation, including information on provincial collective bargaining, will be sent to this email address.

Dependant Information for the Health and Dental Plan

In order to be eligible, your spouse and/or dependant children must have valid provincial health plan coverage and have residence status in their home province. For purposes of the health and dental plan:

- **Spouse** means your legal spouse, or the person who has been living with you in a spousal relationship for at least 12 consecutive months.
- **Dependant** means your natural, adopted or stepchild who:
 - Under 21 years of age, unmarried, living with you and wholly dependent upon you for support. (Children under age 18 are not covered if they are working more than 30 hours per week unless they are full-time students.)
 - Age 21 or older but under age 26, unmarried, dependent upon you for support and in full-time attendance at an accredited post-secondary educational institution.
 - Age 21 or older and unable to support himself or herself because of a physical or mental disability, provided the disabling condition began before age 21, or before age 26 while a full-time student, and the disability has been continuous since then.

Make Your Changes Online – It's Quick and Easy!

Changes to your name, mailing address, preferred email address, school name, or health and dental plan spouse or dependant information can be updated online in the MySTF section of the Federation website, www.stf.sk.ca. However, this Change of Information form must be used to notify the Federation of changes to your employment status.

Saskatchewan Teachers' Federation
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada
Telephone: 306-373-1660 Facsimile: 306-374-1122

Date of Issue: July 1, 2021 • STF Remittance Manual

STF-00139 / 20210622 / 7080-50

APPENDIX B



ENHANCED COVERAGE APPLICATION

Please answer ALL questions and return completed form to: Teachers' Long-Term Disability Plan
2317 Arlington Avenue, Saskatoon SK S7J 2H8
Confidential LTD Fax: 306-373-5235
Email: disability@stf.sk.ca

Please return this completed form together with the necessary supporting documentation no later than 30 days prior to the beginning of your leave.

Part I: Member Information

Last Name	First Name	Initial	Date of Birth (DD MMM YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Mailing Address	City/Town	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Preferred Telephone #	Non-Employer Email Address		
<input type="text"/>	<input type="text"/>		
Teacher's Certificate Number	<input type="text"/>		

Part II: Leave of Absence Information

1. Name of Employer		<input type="text"/>	
2. Last day taught (DD MMM YYYY)	Class/Step at last day taught	Salary at last day taught	\$ <input type="text"/>
3. Type of Leave:	<input type="checkbox"/> Paid <input type="checkbox"/> Unpaid		
4. Reason for Leave (Please include copy of employer letter of approval)			
<input type="checkbox"/> Education <input type="checkbox"/> Maternity <input type="checkbox"/> Parental <input type="checkbox"/> Adoption <input type="checkbox"/> Other <input type="text"/>			
5. Period of Absence: From (DD MMM YYYY)		to (DD MMM YYYY)	
<input type="text"/>		<input type="text"/>	
6. Please describe activities to be undertaken during period of leave.			
<input type="text"/>			
Signature <input checked="" type="checkbox"/>		Date Signed (DD MMM YYYY) <input type="text"/>	

For Office Use Only

1. Date Application received (DD MMM YYYY)		<input type="text"/>	
2. <input type="checkbox"/> Eligible <input type="checkbox"/> Ineligible		<input type="text"/>	
Calculation of Premiums		<input type="text"/>	
Authorized by <input checked="" type="checkbox"/>	Date Signed (DD MMM YYYY)	<input type="text"/>	
Applicant Informed (DD MMM YYYY)	Date Premiums Received (DD MMM YYYY)	<input type="text"/>	
Receipt Number	Coverage Effective (DD MMM YYYY)	<input type="text"/>	

(Over)

Instructions for Completion of Enhanced Coverage Application

Coverage under the Teachers' Long-Term Disability Plan shall terminate on the date which is the earlier of:

- (a) The Member's 65 birthday,
- (b) The last day of coverage for which a premium on behalf of the Member has been paid.

Coverage can be continued during a leave of absence approved by the Board of Directors by submitting an application to the Saskatchewan Teachers' Federation for enhanced coverage and paying the required premiums.

Application must be received by the Teachers' Long-Term Disability Plan no later than 30 days prior to the beginning of the leave. The Plan will advise you, in writing if your application has been approved and the amount of the premium to be paid for the period of absence. Payment must be received by the LTD office prior to the first day of the leave period.

A copy of a letter from your employer must be submitted with your application detailing:

- The leave of absence has been approved by your employer.
- The beginning and end dates of the leave of absence approved by your employer.
- The reason for the leave of absence.

If the purpose is for educational reasons, please submit a copy of your program registration.

SAMPLE

APPENDIX B



AUTHORIZATION FOR VOLUNTARY CONTRIBUTIONS THROUGH PAYROLL DEDUCTIONS SASKATCHEWAN TEACHERS' RETIREMENT PLAN

2317 Arlington Avenue, Saskatoon SK, Canada S7J 2H8

Phone: 306-373-1660 Toll Free: 1-800-667-7762 Fax: 306-955-1157

I, First Name Initial Last Name

request that the Name of Employer remit \$ per month to the

Saskatchewan Teachers' Retirement Plan to be credited to my voluntary contribution account (based on a 10-month school year).

1. My Social Insurance Number is

2. My valid Saskatchewan Teacher's Certificate Number is

3. I understand that the following rules will apply:

I cannot withdraw my voluntary contributions until:

- a) I have retired under the STRP, or
- b) After a four-month waiting period from the latter of the date;
 - i) I last taught (including substitute service), was under contract or was receiving LTD benefits, or
 - ii) have terminated from the Plan.

Voluntary contributions cannot exceed the maximum which is deductible from taxable income under the Income Tax Act.

The deadline for making contributions is December 31 of the taxation year.

4. I understand that I must provide at least 30 days' notice in writing to my employer should I wish to stop making voluntary payments.

Teacher's Signature Date (DD MMM YYYY)

Teacher's Mailing Address City/Town Province Postal Code

Teacher's Telephone Number
()

STF-351 / 2912019 / 7080-50

WHITE COPY – SCHOOL BOARD

YELLOW COPY – TEACHER

PINK COPY – STRP



CURRENT SCHOOL YEAR CONTRIBUTIONS

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

2317 Arlington Avenue, Saskatoon SK, Canada S7J 2H8

Phone: 306-373-1660 Toll Free: 1-800-667-7762 Fax: 306-955-1157

Cheques should be made payable to: **Saskatchewan Teachers' Federation**

School Division Name	Pay Period _____, ____ Month Year	Page ____ of ____
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Office Use Only	School Division #	School Year	Month	Date Received	Date Processed
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[illegible]

STF-353A / 29112019 / 7080-50

STF PENSION

SASKATCHEWAN TEACHERS' RETIREMENT PLAN

Phone: 306-373-1660 Toll Free: 1-800-667-7762 Fax: 306-955-1157

School Division Name	Pay Period _____, ____ Month Year	Page ____ of ____
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Office Use Only	School Division #	School Year	Month	Date Received	Date Processed
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[illegible]

Number of Entries	RECORD TYPE	EMPLOYMENT TYPE	CPP CODE		Total Salary	Total Days	Total Contributions
		TOTALS		TOTALS			
30 - Previous Year	F - Full-time		CPP INTEGRATED				
	P - Part-time		0 - Regular Teacher				
	S - Substitute		1 - Superannuate				
	X - Full-time, Unpaid Leave		4 - Sabbatical				
			5 - Deferral Period				
			6 - Not Contributing to CPP				
			7 - Maternity SEB Plan				
			8 - Deferred Leave Period				

STF-353B / 29112019 / 8170-50

Page 18

[illegible]

APPENDIX C

Using Excel to upload Manual Entries through WRS

Every month the STRP receives hundreds of manual entries from school divisions. This is very time consuming for both the school divisions who are preparing the manual entries and for STRP to input the entries into our system.

These manual entries can be entered into an Excel spreadsheet and uploaded to WRS. This process can be used for all types of remittances: current year, previous year, and voluntary contributions. If using this process for voluntary contributions, the file must only include voluntary contributions.

Step 1

Generate a CSV file from an Excel file

1. Preferably no header or summary rows should exist in the excel file. WRS does attempt to automatically extract only remittance entries, but removing all non-remittance information from the spreadsheet will reduce the likelihood of an invalid file error occurring.
2. A negative number should be indicated by using a negative sign before the number
 - a. To ensure a negative sign:
 - i. Click on the cell
 - ii. Format Cells...
 - iii. Category: Number
 - iv. Negative numbers: -1234.10
 - v. OK
3. The Excel file should have at most Z columns.
4. Column Mapping:
 - A – First Name
 - B – Last Name **(Required)**
 - C – Address
 - D – City
 - E – Province
 - F – Postal Code
 - G – Certificate Number
 - H – SIN **(Required)**
 - I – Birth Date
 - J – Employment Date
 - K – Termination Date
 - L – School Year **(Required)**
 - M – Month Being Reported **(Required)**
Just the 3 digit month, not including days or year. "JAN", "FEB", "MAR", etc
 - N – Pension Plan **(Required)**
Either "A" for STRP, "F" for STSC, or "O" for Other
 - O – Earned Salary **(Required)**
 - P – Record Type **(Required)**
 - Q – Pension Contribution Amount **(Required)**
 - R – Days Taught **(Required)**
 - S – Employment Code **(Required)**
 - T – Employment Percentage
 - U – CPP Code **(Required)**
 - V – STF Fees **(Required, zero if unavailable)**

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- W – LTD Premiums **(Required, zero if unavailable)**
- X – Contingency Fees **(Required, zero if unavailable)**
- Y – McDowell Contributions
- Z – Group Life Fees **(Required, zero if unavailable)**

5. Save CSV file:
 - a. Open Excel file
 - b. File > Save As...
 - c. Enter File name
 - d. Save as type: CSV (Comma delimited) (*.csv)
 - e. Click OK to save only the active sheet
 - f. Click Yes to keep the format and leave out incompatible features
 - g. Close Excel

Once the file is in CSV format, only use Notepad (or preferred text editor) to view or make changes to the CSV file – do not use Excel. If you wish to use Excel again, return to the original Excel file, make the desired changes and re-save once again as a CSV.

Creating own CSV file

1. Create a new Text Document and rename the file extension to “.csv”
2. All “items” in the Technical File Specification must each be separated by a comma (,) regardless if a value exists or not
3. Each line of data must be delimited by an End Of Line or a Return command
4. A negative number should be indicated by using a negative sign before the number
5. If the value of a item contains a comma (,) please put the entire value inside double quotes ie. “104, 1- 19TH STREET EAST”

Sample File

```
LYNN,ANDERSON,1234 ME CRESCENT,PRINCE ALBERT,SK,S3V 1G7,,999999999,88888888,,2007
,SEP,F,- 4933.08,10,317.76,19.70,F,,0,0.00,0.00,0.00,0.00,0.00 JANICE L,BARRY,RR#1 SITE 1 COMP
1,PRINCE ALBERT,SK,S4R 810,,999999999,88888888,,2007,SEP,F,6462.00,10,437.78,19.70,F,0,,,,,
GEORGE,CHESTON,499 MANMAN DRIVE,PRINCE ALBERT,SK,S1F 0P0,,999999999,88888888,,200
7,SEP,F,4933.08,10,317.76,19.70,F,,0
```

Step 2

Upload the file to WRS

1. Click on the Upload tab and then select “Upload File” from the top left hand side of screen.
 - Files type will be .CSV, ensure the appropriate file extension is used (ie. WRS_SEP.CSV)

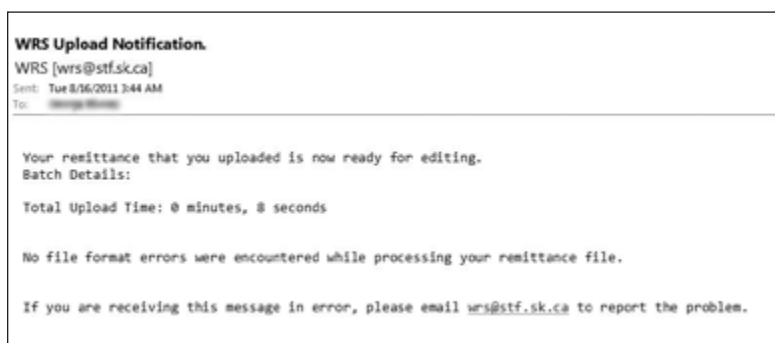
Figure 1: Upload Screen



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- When you have the correct file, click on the “Upload” button.
- When you have uploaded your file, you will get the following e-mail message (As shown in Figure 3).

Figure 2: Email Notification



2. There are two post upload screens. The first will appear while the system is processing the file you just uploaded. If you choose to wait for the processing to finish, you will be taken to the second post upload screen. Alternatively, you can choose to “Upload Another File” to upload another electronic remittance file from your payroll system while you wait for the first batch to be available for editing.

Figure 3.a: Post Upload Screen 1



3. The second post upload screen gives you the option to “Edit Batch” or “Upload Another File”. Click on “Edit Batch” to edit the batch you just uploaded or click on “Upload Another File” to upload another electronic remittance file from your payroll system.

Figure 3.b: Post Upload Screen 2

