

## TEACHER TEACHING ON CALL (TTOC) – Benefits FAQs

### Q. What benefits are offered?

A. The follow benefits are offered/covered:

- Extended Health Benefit (EHB)
- Dental Benefit
- Optional Critical Illness Insurance is also available. You may inquire about this if you so choose.

### Q. When is my coverage effective?

A. Dental coverage is effective the first of the month following 30 days.

*Example:* If the first day in the job is October 5<sup>th</sup>, benefits will commence on December 1<sup>st</sup>.

EHB coverage is effective the first of the month following approval by PBC.

### Q. What is the cost for benefits?

A. TTOC's are responsible for 100% of benefits premium costs.

**Dental benefits** are invoiced up to August 31<sup>st</sup>, with a monthly payment plan option, provided the total invoice amount is paid in full no later than June 30<sup>th</sup> of the current school year.

Approximate monthly costs (as of July 2019) are as follows:

- Dental - \$44.02 (Single coverage) or \$142.67 (Couple/Family coverage)

If interested in purchasing benefits while working as a TTOC, please inquire with the Human Resources department for details.

**Extended Health benefits** are paid directly to Pacific Blue Cross, and the monthly rates and payment options are included on the 'TTOC Application for Extended Health Care Benefits' form.

The School District Benefits Administrator will provide you with the application form, with Part 8 completed, and then it is the TTOC's responsibility to complete and submit the application form direct to PBC for approval. Submission options are included on the application form.

### Q. When does my coverage end?

A. **Dental Coverage:**

Coverage is continuous until employment is terminated, and as long as benefits coverage costs are paid. Termination dates are determined on a case-by-case basis, dependent on contract language.

**Extended Health Coverage:**

It is the TTOC's responsibility to contact Pacific Blue Cross when they wish to terminate Extended Health benefits. The School District Benefits Administrator is NOT responsible for notifying PBC when a TTOC terminates his/her employment with the district.

### Q. What is Extended Health Benefit and what does it cover?

A. EHB (**E**xtended **H**ealth **B**enefit) covers many of the medical costs not covered by the government Medical Services Plan (MSP), such as prescription drugs and paramedical services. Paramedical services include Chiropractic Services, Massage Therapy, Physiotherapy, Naturopathy, Acupuncture, etc.

Vision Care also falls under EHB. EHB plans have annual limits and exclusions.

For a more comprehensive list of 'what is covered' please visit <https://bcpseabenefits.ca/LandingPage.asp>

Click on 'Employees'

- Select applicable School District
- Select Employee group
- Information can be found under 'My Plan'

**Q. What is Dental Coverage and what does it cover?**

A. Dental coverage is insurance coverage for regular dental costs.

There are 3 plans for Dental:

- Plan A (basic) – coverage is 100%, based on plan limits.
- Plan B (major) – coverage is 50% based on plan limits.
- Plan C (orthodontics) – coverage is 50% of expenses to a lifetime maximum of \$1000.00.

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- Select applicable School District
- Select Employee group
- Information can be found under ‘My Plan’

**Q. Can I take one benefit and waive the other?**

A. As a TTOC, yes.

**Q. Can I opt out of benefit coverage?**

A. An employee may opt out of benefit coverage but will be required to sign a waiver of benefits. He/she will be advised of the risks associated with opting out of benefit coverage which includes, but is not limited to, coverage restrictions should he/she change his/her mind at a later date.

**Q. How will my benefits change if I obtain a contract?**

A. If an employee is participating in the TTOC benefit plan and then obtains a contract, he/she will be eligible for employer share benefits the first of the month following 30 days.

*Example:* If the first day in the job is October 5<sup>th</sup>, benefits will commence on December 1<sup>st</sup>.

**Dental benefit:**

If a TTOC benefits invoice has been paid in full, the employee will be reimbursed by cheque for the remaining Dental premium balance of benefits paid. Every effort will be made to reimburse in a timely fashion, however it is recommended that you contact the Human Resources department should you not receive your reimbursement by the start of your new contract.

**Extended Health benefit:**

It is the TTOC’s responsibility to contact PBC to terminate his/her Extended Health benefits coverage if he/she obtains a contact with the school district and plans to enrol onto the school district Extended Health benefits.

Once EHB and Dental benefits are in effect you are strongly encouraged to register for online access at

<https://service.pac.bluecross.ca/>