

Comparison of Coverage in Saskatchewan School Board Benefit Plans

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CUPE Research

Table of Contents

LONG TERM DISABILITY	1
GROUP LIFE INSURANCE/AD&D	2
DENTAL PLANS	3
EXTENDED HEALTH CARE	4
COMPARISON OF SASK. SCHOOL BOARD BENEFITS/SHARE OF PREMIUM COSTS, 2009	7

LONG TERM DISABILITY

Carrier / Plan Sponsor	Coverage	Offset	Definition of Disability	Waiting Period	Rehabilitation	Pre-existing Condition Clause
SSBA (Manulife Financial)	Plan A: 75% annual salary, taxable benefit Plan B: 60% annual salary, non-taxable, employee pays all Plan C: add COLA to Plan A Plan D: add COLA to Plan B	85%	2 years plus 105 calendar days Restrictions on disabilities	105 calendar days	Program may be developed. Must participate in Insurance Co. rehabilitation program or benefits cease. Benefits reduced by rehab earnings	Yes, any pre-existing medical condition in first year of benefit eligibility.
Co-operators	67% gross monthly salary to maximum \$5,000/month or 85% pre-disability gross salary, whichever is less	85%	19 weeks less waiting period Restrictions on disabilities	105 calendar days	Benefits cease if refuse to participate in rehab program Reduced benefits for return to work part-time	No
Co-operators/ Saskatoon SD (G6013)	67% gross monthly salary to maximum \$6,000/month or 85% pre-disability gross salary, whichever is less	85%	2 year own occupation. Benefit duration to age 65	105 calendar days	Benefits cease if refuse to participate in rehab program. Benefits reduced by 50% rehab earnings.	Yes - Exclusions: Any pre-existing medical condition within 90 days prior to being insured.
Co-operators/ Sask. Central (G7336)	70% monthly salary to maximum \$4,000/month or 85% of pre-disability net salary, whichever is less 70% monthly salary	85%	2 years own occupation. Benefit duration to age 65	119 calendar days	Benefits cease if refuse to participate in rehab program. Benefits reduced by 50% rehab earnings.	Yes-Exclusions: Any pre-existing medical condition within 90 days prior to being insured.
Regina Civic Employees' LTD (Locals 650, 3766)	65% salary (taxable)	Benefits reduced	1 year and 120 calendar days waiting period	120 calendar days	Rehab employment topped up to 90%. Refusal to participate in rehab 50% reduction in benefit.	
Manulife (Saskatoon Separate)	75% monthly earnings	85%	2 years & waiting period	104 calendar days	Rehab employment earnings plus disability benefits to 100% of earnings.	Pre-existing condition which causes disability within first 12 months of LTD coverage

GROUP LIFE INSURANCE/AD&D

Carrier / plan sponsor	Amount of coverage	Dependent coverage	Optional coverage
SSBA (Manulife Financial)	Plan A: 1 X annual salary Plan B: 2 X annual salary (maximum \$350,000)	Plan A: Spouse \$10,000 Child \$5,000 Plan B: Spouse \$5,000 Child \$3,000	Maximum \$350,000 (\$10,000 units)
Co-operators	(Saskatoon SD) 2 X annual salary (maximum \$350,000) at age 65 reduce to \$5,000 (Sask Central) 1 X Annual salary (maximum \$100,000) at age 65 reduce 50%	Spouse: \$10,000 Child (14 days+): \$5,000 Child (0-14 days): \$500	Maximum \$250,000 (\$10,000 units) life insurance
Manulife	(Regina Public) Option 1: 2 X salary Option 2: 2.5 X salary Option 3: 3 X salary Maximum \$180,000 Retirement benefit of \$1,000 for <10 years of service; \$1,500 for 10+ years service (Saskatoon Separate) \$50,000	Option 1: Spouse nil Child nil Option 2: Spouse nil Child \$1,000 Option 3: Spouse \$5,000 Child \$1,000 Option 4: Spouse \$10,000 Child \$2,500	
Teachers Group Life Insurance Plan	2 X maximum salary of Class VI	\$10,000 Spouse \$5,000 Dependent child Optional coverage: Spouse: \$20,000 Child: \$5,000	Maximum \$250,000 (\$10,000 units) employee or spouse, children not applicable Maximum \$300,000

DENTAL PLANS

Carrier / Plan Sponsor	Co-insurance	Pre-authorization	Maximum	Reimbursement
SSBA (Manulife Financial)	<p>Plan A: 75% diagnostic & preventative; 75% minor restorative & surgical dental work</p> <p>Plan B: same as Plan A, plus 50%; major restorative (bridgework, dentures, crowns)</p> <p>Plan C: same as Plan B, plus 50% orthodontic (children under 19 yrs)</p> <p>(Saskatoon Public)</p> <p>Plan A: 70 % minor restorative</p> <p>Plan B: 50 % major restorative</p> <p>Plan C: 50% orthodontic</p>	\$200 suggested	\$1,500 lifetime orthodontics	At current Provincial Dental Fee Guide rate based on province of residence
Co-operators	<p>(SaskCentral/3084)</p> <p>(1) Basic restorative: 80%</p> <p>(2) Endodontic & peridontic: 80%</p> <p>(3) Major restorative: 50%</p> <p>(4) Orthodontic: 50%</p>	\$400	(Saskatoon Public) \$2,000 annual limit major restorative \$2,000 lifetime orthodontic	At current Provincial Dental Fee Guide rate
Manulife	<p>Level 1 (Basic Services): 100%</p> <p>Level II (Supplementary Basic): 100%</p> <p>Level III Dentures: 50%</p> <p>Level IV Major restorative: 50%</p> <p>Level V Orthodontics: 50%</p>	\$400	(SaskCentral/3084) Basic: Unlimited Endodontic & peridontic: \$2,000/yr Major restorative: \$1,500/yr Orthodontic: \$1,500/lifetime	At current Provincial Dental Fee Guide rate
Saskatchewan Teachers' Dental Plan	<p>Preventive: 100%</p> <p>Basic & routine: 85%</p> <p>Major restorative: 60%</p> <p>Orthodontic for dependent children: 50%</p>	\$500	(Saskatoon Separate) \$2,000/yr for combined levels 1, II, III, IV \$1,500 lifetime Level V orthodontics (Regina Public) Level I & II: unlimited \$1,500/yr for Level III & IV \$1,500 lifetime Level V	At current Provincial Dental Fee Guide rate

EXTENDED HEALTH CARE

Carrier / Plan Sponsor	Deductible/ co-insurance	Drugs	Specialists/ Private duty nursing	Medical aids/ supplies	Out-of-province emergency	Vision Care
SSBA (Manulife Financial)	\$50 annual deductible (effective January 1, 2008) Plan B: 100% hospital care: medical services and supplies, professional services 75% prescription drugs, health/drug card Employee pays full cost of dispensing fee	Formulary and non-formulary drugs prescribed by physician.	\$150/person/yr specialists \$150/person/yr massage therapist \$5,000/year for private duty nursing	\$500/3 yrs hearing aids \$100/yr orthopaedic shoes & orthotics dental injuries \$5,000	Plan B: 100% out-of-province/country emergency medical treatment 50% referral outside Canada for medical treatment	Plan B: \$200/person/2 yrs for eyewear, \$50/person for exam/2 yrs
Co-operators	(SaskCentral/3084) \$25 deductible employee; \$50 family 100% coverage: hospital, vision, emergency out of Canada care 50% co-insurance: therapeutic equip 80% co-insurance: drugs 80% co-insurance: all other EHC	Drugs with physician's prescription; certain non-prescription drugs; drugs that must be injected	\$500/person/yr specialists \$10,000/year private duty nursing	\$300/yr orthopaedics \$500/5 yrs hearing aids \$1,000/lifetime speech aids \$200/lifetime hair pieces	\$1,000,000 lifetime max. Max 90 days duration out of country (under age 65)	\$150/2 years glasses/contacts Eye exams: \$100/2 yrs adults; \$100/yr children under 18
Manulife	(Regina Public) \$25 deductible indiv. \$50 deductible family 100% co-insurance: hospital care, medical services & supplies, profession services, vision care. 80% co-insurance: prescription drugs	Drugs or medicines with prescription; life sustaining drugs; preventive vaccines & medicines.	\$400/year specialists \$7,500/year private duty nursing	\$300/yr orthotics \$500/5 yrs hearing aids \$250/lifetime hair pieces \$1,000/yr supplies to treat diabetes	\$1,000,000 per lifetime Referral outside Canada for treatment: \$3,000/3 yrs	\$250/2 yrs glasses, contact lenses One exam/yr under age 18; One exam/2 yrs over age 18

EXTENDED HEALTH CARE

Carrier / Plan Sponsor	Deductible/ co-insurance	Drugs	Specialists/ Private duty nursing	Medical aids/ supplies	Out-of-province emergency	Vision Care
	(Saskatoon Separate) \$9.00 per prescription 80% co-insurance: drugs 100% co-insurance: hospital care, medical services & supplies, professional services, vision	Drugs in Sask. Drug formulary	\$250/yr specialists \$10,000/year private duty nursing	\$150/yr orthopedic shoes \$400/3yrs custom orthotics \$500/5 yrs hearing aids \$250/lifetime hair pieces	\$1,000,000 lifetime	\$300/2yrs glasses or contacts Exam/2 yrs
Co-operators	(Saskatoon Public/Local 8443) No deductible. 70% co-insurance.	Drugs with physician's prescription	\$500/person/yr specialist \$10,000/year private duty nursing	\$300/yr orthopaedic shoes/appliances \$750/5 yrs hearing aids \$1,000/lifetime speech aids \$200/lifetime hair pieces	\$1,000,000 lifetime max. Max 90 days duration out of country (under age 65)	\$250/person/2 yrs for glasses/contacts Eye exams: \$100/2 yrs adults; \$100/yr children under 18
Co-operators	(SaskCentral/3084) \$25 deductible employee; \$50 family 100% coverage: hospital, vision, emergency out of Canada care 50% co-insurance: therapeutic equip 80% co-insurance: drugs 80% co-insurance: all other EHC	Drugs with physician's prescription	\$500/person/yr specialists \$10,000/year private duty nursing	\$300/yr orthopaedics \$500/5 yrs hearing aids \$1,000/lifetime speech aids \$200/lifetime hair pieces	\$1,000,000 lifetime max. Max 90 days duration out of country (under age 65)	\$150/2 years glasses/contacts Eye exams: \$100/2 yrs adults; \$100/yr children under 18

EXTENDED HEALTH CARE

Carrier / Plan Sponsor	Deductible/ co-insurance	Drugs	Specialists/ Private duty nursing	Medical aids/ supplies	Out-of-province emergency	Vision Care
Saskatchewan Teachers Federation Benefit Plan	No deductible \$10.00/prescription 100% reimbursement: national formulary drugs 75% reimbursement: special authorization drug expenses 100% reimbursement: ambulance, hospital, private duty nursing, medical travel in Canada & out-of-country care 80%: extended healthcare services and supplies		\$25,000/3 yrs nursing. Chronic care: \$20/day maximum 90 days. Chiropractor, podiatrist, dietician, naturopath, psychologist, social worker, Speech therapist, osteopath, audiologist, Massage therapist, acupuncture, & occupational therapy \$400/ each calendar year	Hearing aids: \$500/5 yrs Diabetic supplies: \$1,000/yr Orthopedic shoes & orthotics: \$500/yr Outdoor wheelchair ramps: \$2,000/lifetime Hairpieces: \$200 lifetime Diabetic supplies: \$1,000/year	Medical travel in Canada: \$2,000/lifetime Out-of-country referral: \$50,000/lifetime	\$300/2yrs/insured family member Eye exam/2 yrs, maximum \$85 Dependent under 21 yrs: one exam/1yr, maximum \$85

Note: Definition of dependent child in all plans is an unmarried child under the age of 21; or under age 25 and enrolled fulltime in an accredited educational institution; or with a mental or physical infirmity and unable to work. The Co-operators plan with Local 3084 also states that dependents under the age of 21 cannot work more than 30 hours per week.

Comparison of Sask. School Board Benefits/Share of Premium Costs, 2009

Local Employer	LTD	Group Life	AD & D	EFAP	EHC	Dental	Vision	Sick Leave	Max.Sick Leave	Plan Sponsor
650 Regina SD 4	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER	2	181	Manulife
832-4 Good Spirit SD								2	120	
1125 Regina RCSSD 81	100% ER "A"	50/50 "B"	50/50		100% ER "B"	100% ER "C"		20/yr	200	SSBA/Manulife
2268 St. Paul's RCSSD 20	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	180	Manulife
2913 Prince Albert RCSSD 6	100% EE "B"	50/50 "B"	50/50 "B"		50/50 "B"	100% ER "C"		2	180	SSBA/Manulife
3730 St. Paul's RCSSD	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	180	Manulife
3766 Regina SD 4	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER	20/yr	180	Manulife
4195 Saskatchewan Rivers SD 119	100% EE "B"	100% EE "B"	80-20		80-20**	80-20**		2	180	SSBA/Manulife
4254 Prairie Spirit SD 206 (f. Sask West)	50-50 "C"	50-50 "B"	50-50	100% ER	50-50 "B"	50-50 "C"	50-50 B"	2	180	SSBA/Manulife
4254 Prairie Spirit SD 206 (f. Sask East)	50-50 "C"	50-50 "B"	50-50	100% ER	50-50 "B"	50-50 "C"	50-50 B"	2	180	SSBA/Manulife
4607 Ile a La Crosse SD	100% ER	100% ER "B"	100% ER "B"	100% ER	100% ER "B"	100% ER "C"	100% ER "A"	1.5	50 - 180	SSBA/Manulife
4618 Christ the Teacher RCSSD 212	50/50 "A"	50/50	50/50	50/50		100% EE "A"	100% EE "A"	2	85	SSBA/Manulife
4643 Regina SD 4 (clerical)	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER			Manulife
4678 Riling Bus Limited										
4747 Living Sky SD 202	100% EE "B"	80% ER "B"	80% ER	100% ER	80% ER "B"	80% ER "C"		2	176	SSBA

Comparison of Sask. School Board Benefits/Share of Premium Costs, 2009

Local Employer	LTD	Group Life	AD & D	EFAP	EHC	Dental	Vision	Sick Leave	Max.Sick Leave	Plan Sponsor
4754 Chinook SD	100% EE	100% ER	100% ER	100% ER	60% ER 40% EE	60% ER 40% EE		2	120	SSBA/Manulife
4784 Good Spirit S.D. 204	100% EE "B"	50/50 "B"	50/50 "B"	50/50	50/50 "B"	50/50 "C"	50/50 "A"	2	150	SSBA/Manulife
4797 Northwest SD 203	50/50 "C"	50/50 "B"	50/50 "B"		100% ER "B"*	100% ER "C"		1.5	180	
4799 Horizon SD 205 (former L. 832-3)	100% EE "D"	100% ER "B"	100% ER "B"	100% ER				1.67	180	SSBA/Manulife
4799 Horizon SD 205 (former L. 3084)	50/50	50/50	50/50		50/50	50/50	50/50	2	180	Cooperators
4799 Horizon SD 205 (former L. 3542)	100% EE "D"	50% "B"	50/50	50/50	50/50 "B"	50/50 "B"		2	180	SSBA/Manulife
4799 Horizon SD 205 (former L. 4178)	100% EE "D"	100% ER	100% ER	100% ER				1.67	120	SSBA/Manulife
4799 Horizon SD 205 (former L. 4288)	100% EE "B"	100% EE "B"	100% ER	100% ER	50/50 "B"	50/50 "B"	50/50 "A"	1.5	150	SSBA/Manulife
4799 Horizon SD 205 (former L. 4699)	100% EE "B"	100% ER "B"	100% ER	100% ER	50/50		50/50 "A"	2	180	SSBA/Manulife
4802 Sun West SD	50/50 "C"	50/50 "B"	50/50 "B"	100% ER	50/50 "B"	50/50 "C"	50/50 "B"	1.5	180	SSBA/Manulife
4869 South East Cornerstone SD	100% EE	100% EE	100% EE	100% EE	100% ER "B"	100% ER "B"	100% ER "B"	1.5/2	180	SSBA/Manulife
4875 Northeast SD 200 (former L. 2016)								2	160	
4875 Northeast SD 200 (former L. 2554)	100% EE "B"	50/50	50/50	50/50	50/50 "B"	50/50 "A"		1.25	180	SSBA/Manulife
4875 Northeast SD 200 (former L. 3006)	50/50 "A"	50/50	50/50					1.5	120	SSBA/Manulife
4875 Northeast SD 200 (former L. 3610)	50/50 "A"	50/50 "A"	50/50 "A"	50/50				1.5	100	SSBA/Manulife

Comparison of Sask. School Board Benefits/Share of Premium Costs, 2009

Local Employer	LTD	Group Life	AD & D	EFAP	EHC	Dental	Vision	Sick Leave	Max.Sick Leave	Plan Sponsor
4875 Northeast SD 200 (former L. 3759)								1	50	
4875 Northeast SD 200 (former L. 4737)	100% EE "B"	50/50	50/50	50/50	50/50 "B"	50/50 "A"		1.5	180	SSBA
5252 Prairie Valley SD 208	100% ER "C"	100% ER "A"	100% ER	100% ER	100% ER "B"	100% ER "C"		1.67	180	SSBA/Manulife
5506 Prairie South SD 210	100% EE	100% EE	100% EE	100% EE	100% ER "B"	100% ER "C"	100% ER "B"	1.67	180	SSBA/Manulife
5506 Holy Trinity RCSSD 22	100% ER "A"	100% ER "B"	100% ER			50/50 "B"		1.67	182.5	SSBA/Manulife
8443 Saskatoon SD 13	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	180	Cooperators

LEGEND:

LTD – Long Term Disability

AD&D – Accidental Death and Dismemberment

EFAP – Employee and Family Assistance Plan

EHC – Extended Health Care

ER – Employer-paid benefit

EE – Employee-paid benefit

* single coverage

Sick Leave – number sick leave days per month

Max – Maximum accumulation of sick leave days

"A" **"B"** **"C"** **"D"** – refer to SSBA Benefits Plan A, B, C or D

** Local 4195 Saskatchewan Rivers SD went from 100% ER paid benefits with Cap to 80/20 cost-share and NO Cap

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