

# Comparison of Coverage in Saskatchewan School Board Benefit Plans

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## LONG TERM DISABILITY

| Carrier / Plan Sponsor                                  | Coverage  | Offset           | Definition of Disability   | Waiting Period    | Rehabilitation   | Pre-existing Condition Clause   |
|---|---|------------------|--|-------------------|--|---|
| SSBA<br>(Manulife Financial)                            | <b>Plan A:</b> 75% annual salary, taxable benefit<br><b>Plan B:</b> 60% annual salary, non-taxable, employee pays all<br><b>Plan C:</b> add COLA to Plan A<br><b>Plan D:</b> add COLA to Plan B | 85%              | 2 years plus 105 calendar days<br><br>Restrictions on disabilities | 105 calendar days | Program may be developed.<br><br>Must participate in Insurance Co. rehabilitation program or benefits cease.<br><br>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%              | 119 weeks less waiting period<br><br>Restrictions on disabilities  | 105 calendar days | Benefits cease if refuse to participate in rehab program<br><br>Reduced benefits for return to work part-time  | No  |
| Co-operators/<br>Saskatoon SD<br>(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.<br><br>Benefits reduced by 50% rehab earnings.   | Yes - Exclusions: Any pre-existing medical condition within 90 days prior to being insured. |
| Co-operators/<br>Sask. Central<br>(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.<br><br>Benefits reduced by 50% rehab earnings.   | Yes-Exclusions: Any pre-existing medical condition within 90 days prior to being insured.   |
| Regina Civic<br>Employees' LTD<br>(Locals 650,<br>3766) | 65% salary (taxable)  | Benefits reduced | 1 year and 120 calendar days waiting period                        | 120 calendar days | Rehab employment topped up to 90%.<br><br>Refusal to participate in rehab 50% reduction in benefit.  |   |
| Manulife<br>(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)          | <b>Plan A:</b> 1 X annual salary<br><b>Plan B:</b> 2 X annual salary (maximum \$350,000)   | <b>Plan A:</b> Spouse \$10,000<br>Child \$5,000<br><b>Plan B:</b> Spouse \$5,000<br>Child \$3,000   | Maximum \$350,000 (\$10,000 units)   |
| Co-operators                       | (Saskatoon SD)<br>2 X annual salary (maximum \$350,000) at age 65 reduce to \$5,000<br><br>(Sask Central)<br>1 X Annual salary (maximum \$100,000) at age 65 reduce 50%  | Spouse: \$10,000<br>Child (14 days+): \$5,000<br>Child (0-14 days): \$500   | Maximum \$250,000 (\$10,000 units) life insurance                              |
| Manulife                           | (Regina Public)<br>Option 1: 2 X salary<br>Option 2: 2.5 X salary<br>Option 3: 3 X salary<br>Maximum \$180,000<br><br>Retirement benefit of \$1,000 for <10 years of service;<br>\$1,500 for 10+ years service | Option 1: Spouse nil<br>Child nil<br>Option 2: Spouse nil<br>Child \$1,000<br>Option 3: Spouse \$5,000<br>Child \$1,000<br>Option 4: Spouse \$10,000<br>Child \$2,500 |  |
|                                    | (Saskatoon Separate)<br>\$50,000   | \$10,000 Spouse<br>\$5,000 Dependent child  | Maximum \$250,000 (\$10,000 units) employee or spouse, children not applicable |
| Teachers Group Life Insurance Plan | 2 X maximum salary of Class VI   | Optional coverage:<br>Spouse: \$20,000<br>Child: \$5,000  | Maximum \$300,000  |

## DENTAL PLANS

| Carrier / Plan Sponsor             | Co-insurance   | Pre-authorization | Maximum   | Reimbursement  |
|------------------------------------|--|-------------------|---|--|
| SSBA (Manulife Financial)          | <b>Plan A:</b> 100% diagnostic & preventative;<br>80% minor restorative & surgical dental work<br><b>Plan B:</b> same as Plan A, plus 50%; major restorative (bridgework, dentures, crowns)<br><b>Plan C:</b> same as Plan B, plus 50% orthodontic (children under 19 yrs) | \$200 suggested   | \$1,500 lifetime orthodontics   | At current Provincial Dental Fee Guide rate based on province of residence |
| Co-operators                       | (Saskatoon Public)<br><b>Plan A:</b> 70 % minor restorative<br><b>Plan B:</b> 50 % major restorative<br><b>Plan C:</b> 50% orthodontic   | \$400             | (Saskatoon Public)<br>\$2,000 annual limit major restorative<br>\$2,000 lifetime orthodontic  | At current Provincial Dental Fee Guide rate                                |
|                                    | (SaskCentral/3084)<br>(1) Basic restorative: 80%<br>(2) Endodontic & peridontic: 80%<br>(3) Major restorative: 50%<br>(4) Orthodontic: 50%   | \$400             | (SaskCentral/3084)<br>Basic: Unlimited<br>Endodontic & peridontic: \$2,000/yr<br>Major restorative: \$1,500/yr<br>Orthodontic: \$1,500/lifetime   | At current Provincial Dental Fee Guide rate                                |
| Manulife                           | Level 1 (Basic Services): 100%<br>Level II (Supplementary Basic): 100%<br>Level III Dentures: 50%<br>Level IV Major restorative: 50%<br>Level V Orthodontics: 50%  | \$500             | (Saskatoon Separate)<br>\$2,000/yr for combined levels 1, II, III, IV<br>\$1,500 lifetime Level V orthodontics<br><br>(Regina Public)<br>Level I & II: unlimited<br>\$1,500/yr for Level III & IV<br>\$1,500 lifetime Level V | At current Provincial Dental Fee Guide rate                                |
| Saskatchewan Teachers' Dental Plan | Preventive: 100%<br>Basic & routine: 85%<br>Major restorative: 60%<br>Orthodontic for dependent children: 50%  |                   | \$2,000 maximum orthodontics  | 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) | \$25 annual deductible (increases to \$50 January 1, 2008)<br><b>Plan B:</b><br>100% hospital care: medical services and supplies, professional services<br>80% prescription drugs, health/drug card                              | Formulary and non-formulary drugs prescribed by physician.                                       | \$300/person/yr specialists<br>\$300/person/yr massage therapist<br><br>\$5,000/year for private duty nursing | \$500/3 yrs hearing aids<br>\$100/yr orthopaedic shoes & orthotics<br>dental injuries \$5,000                         | <b>Plan B:</b> 100% out-of-province/country emergency medical treatment<br><br>50% referral outside Canada for medical treatment | <b>Plan B:</b><br>\$200/person/2 yrs for eyewear;<br>\$50/person for exam/2 yrs             |
| Co-operators              | (SaskCentral/3084)<br>\$25 deductible employee; \$50 family<br>100% coverage: hospital, vision, emergency out of Canada care<br>50% co-insurance: therapeutic equip<br>80% co-insurance: drugs<br>80% co-insurance: all other EHC | Drugs with physician's prescription; certain non-prescription drugs; drugs that must be injected | \$500/person/yr specialists<br><br>\$10,000/year private duty nursing   | \$300/yr orthopaedics<br>\$500/5 yrs hearing aids<br>\$1,000/lifetime speech aids<br>\$200/lifetime hair pieces       | \$1,000,000 lifetime max.<br>Max 90 days duration out of country (under age 65)  | \$150/2 years glasses/contacts<br>Eye exams: \$100/2 yrs adults; \$100/yr children under 18 |
| Manulife                  | (Regina Public)<br>\$25 deductible indiv.<br>\$50 deductible family<br>100% co-insurance: hospital care, medical services & supplies, profession services, vision care.<br>80% co-insurance: prescription drugs                   | Drugs or medicines with prescription; life sustaining drugs; preventive vaccines & medicines.    | \$400/year specialists<br><br>\$7,500/year private duty nursing   | \$300/yr orthotics<br>\$500/5 yrs hearing aids<br>\$250/lifetime hair pieces<br>\$1,000/yr supplies to treat diabetes | \$1,000,000 per lifetime<br>Referral outside Canada for treatment:<br>\$3,000/3 yrs  | \$250/2 yrs glasses, contact lenses<br>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)<br>\$9.00 per prescription 80% co-insurance: drugs<br>100% co-insurance: hospital care, medical services & supplies, professional services, vision   | Drugs in Sask. Drug formulary       | \$250/yr specialists<br><br>\$10,000/year private duty nursing        | \$150/yr orthopedic shoes<br>\$400/3yrs custom orthotics<br>\$500/5 yrs hearing aids<br>\$250/lifetime hair pieces              | \$1,000,000 lifetime  | \$250/2yrs glasses or contacts<br>Exam/2 yrs   |
| Co-operators           | (Saskatoon Public/Local 8443)<br>No deductible.<br>70% co-insurance.  | Drugs with physician's prescription | \$500/person/yr specialist<br><br>\$10,000/year private duty nursing  | \$300/yr orthopaedic shoes/appliances<br>\$750/5 yrs hearing aids<br>\$1,000/lifetime speech aids<br>\$200/lifetime hair pieces | \$1,000,000 lifetime max.<br>Max 90 days duration out of country (under age 65) | \$250/person/2 yrs for glasses/contacts<br>Eye exams: \$100/2 yrs adults; \$100/yr children under 18 |
| Co-operators           | (SaskCentral/3084)<br>\$25 deductible employee; \$50 family<br>100% coverage: hospital, vision, emergency out of Canada care<br>50% co-insurance: therapeutic equip<br>80% co-insurance: drugs<br>80% co-insurance: all other EHC | Drugs with physician's prescription | \$500/person/yr specialists<br><br>\$10,000/year private duty nursing | \$300/yr orthopaedics<br>\$500/5 yrs hearing aids<br>\$1,000/lifetime speech aids<br>\$200/lifetime hair pieces                 | \$1,000,000 lifetime max.<br>Max 90 days duration out of country (under age 65) | \$150/2 years glasses/contacts<br>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<br>\$10.00/prescription<br>100% reimbursement: national formulary drugs<br>75% reimbursement: special authorization drug expenses<br>100% reimbursement: ambulance, hospital, private duty nursing, medical travel in Canada & out-of-country care<br>80%: extended healthcare services and supplies |       | \$25,000/3 yrs nursing. Chronic care: \$20/day maximum 90 days.<br>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<br>Diabetic supplies: \$1,000/yr<br>Orthopedic shoes & orthotics: \$500/yr<br>Outdoor wheelchair ramps: \$2,000/lifetime<br>Hairpieces: \$200 lifetime<br>Diabetic supplies: \$1,000/year | Medical travel in Canada: \$2,000/lifetime<br>Out-of-country referral: \$50,000/lifetime | \$300/2yrs/insured family member<br>Eye exam/2 yrs, maximum \$85<br>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, 2008**

| 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<br>counsel | 100% ER     | 100% ER     | 100% ER   | 2           | 181            | Manulife      |
| 832-3 | Wakaw SD<br>(4799 Horizon)        | 100% EE "D" | 100% ER "B" | 100% ER "B" | 100% ER          |             |             |           | 1.67        | 180            | SSBA/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 |
| 2016  | Tisdale SD (4875)                 |             |             |             |                  |             |             |           | 2           | 160            |               |
| 2128  | Biggar SD (4802)                  | 100% EE "B" | 50/50 "B"   | 50/50       | 50/50            | 50/50 "B"   | 50/50 "C"   | 50/50 "B" | 1.5         | 180            | SSBA/Manulife |
| 2128  | Biggar SD (bus<br>drivers) (4802) | 100% EE "B" | 50/50 "B"   | 50/50       | 50/50            | 50/50 "B"   | 50/50 "C"   | 50/50 "B" | 1.5         | 180            | SSBA/Manulife |
| 2268  | St. Paul's RCSSD<br>20            | 50/50       | 50/50       | 50/50       | 100% ER          | 100% ER     | 100% ER     | 100% ER   | 2           | 180            | Manulife      |
| 2554  | Melfort-Tiger Lily<br>SD (4875)   | 100% EE "B" | 50/50       | 50/50       | 50/50            | 50/50 "B"   | 50/50 "A"   |           | 1.25        | 180            | SSBA/Manulife |
| 2739  | Kindersley SD<br>(4802)           | 50% ER "A"  | 50/50 "B"   | 50/50 "B"   | 50/50            | 50/50 "B"   | 50/50 "C"   |           | 1.67 or 1.5 | 200            | SSBA/Manulife |
| 2913  | Prince Albert<br>RCSSD 6          | 100% EE "B" | 50/50 "B"   | 50/50 "B"   |                  | 50/50 "B"   | 100% ER "C" |           | 2           | 180            | SSBA/Manulife |
| 3002  | Rosetown SD<br>(4802)             | 50/50 "A"   | 50/50 "B"   | 50/50       | 100% ER          | 50/50 "B"   | 50/50 "C"   |           | 1.5         | 120            | SBA/Manulife  |
| 3006  | Hudson Bay SD<br>(4875)           | 50/50 "A"   | 50/50       | 50/50       |                  |             |             |           | 1.5         | 120            | SSBA/Manulife |
| 3084  | Sask Central SD<br>(4799)         | 50/50       | 50/50       | 50/50       |                  | 50/50       | 50/50       | 50/50     | 2           | 180            | Cooperators   |
| 3542  | Lanigan SD<br>(4799)              | 100% EE "D" | 50% "B"     | 50/50       | 50/50            | 50/50 "B"   | 50/50 "B"   |           | 2           | 180            | SSBA/Manulife |

**Comparison of Sask. School Board Benefits/Share of Premium Costs, 2008**

| Local | Employer                             | LTD         | Group Life  | AD & D      | EFAP             | EHC         | Dental      | Vision      | Sick Leave | Max.Sick Leave | Plan Sponsor  |
|-------|--------------------------------------|-------------|-------------|-------------|------------------|-------------|-------------|-------------|------------|----------------|---------------|
| 3610  | Melfort - Tiger Lily SD (4875)       | 50/50 "A"   | 50/50 "A"   | 50/50 "A"   | 50/50            |             |             |             | 1.5        | 100            | SSBA/Manulife |
| 3730  | St. Paul's RCSSD                     | 50/50       | 50/50       | 50/50       | 100% ER          | 100% ER     | 100% ER     | 100% ER     | 2          | 180            | Manulife      |
| 3759  | Tisdale SD Bus Drivers (4799)        |             |             |             |                  |             |             |             | 1          | 50             |               |
| 3766  | Regina SD 4                          | 50/50       | 50/50       | 50/50       | 50/50<br>counsel | 100% ER     | 100% ER     | 100% ER     | 20/yr      | 180            | Manulife      |
| 4178  | Wakaw SD (support staff) (4799)      | 100% EE "D" | 100% ER     | 100% ER     | 100% ER          |             |             |             | 1.67       | 120            | SSBA/Manulife |
| 4195  | Saskatchewan Rivers SD 119           | 100% EE "B" | 100% EE "B" | 100% ER     |                  | 100% ER "B" | 100% ER "C" | 100% ER "A" | 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 |
| 4288  | Humboldt High (4799)                 | 100% EE "B" | 100% EE "B" | 100% ER     | 100% ER          | 50/50 "B"   | 50/50 "B"   | 50/50 "A"   | 1.5        | 150            | 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<br>counsel | 100% ER     | 100% ER     | 100% ER     |            |                | Manulife      |
| 4678  | Riling Bus Limited                   |             |             |             |                  |             |             |             |            |                |               |
| 4699  | Lakeview SD (4799)                   | 100% EE "B" | 100% ER "B" | 100% ER     | 100% ER          | 50/50       |             | 50/50 "A"   | 2          | 180            | SSBA/Manulife |
| 4729  | Sun West SD 207 (f. Davidson) (4802) | 50/50 "C"   | 50/50 "B"   | 50/50       | 100% ER          | 50/50 "B"   | 50/50 "C"   | 50/50 "B"   | 1.5        | 180            | SSBA/Manulife |

| Comparison of Sask. School Board Benefits/Share of Premium Costs, 2008 |                           |             |             |           |         |                  |                  |             |            |                |               |
|--|---------------------------|-------------|-------------|-----------|---------|------------------|------------------|-------------|------------|----------------|---------------|
| Local  | Employer                  | LTD         | Group Life  | AD & D    | EFAP    | EHC              | Dental           | Vision      | Sick Leave | Max.Sick Leave | Plan Sponsor  |
| 4737   | North East SD 200 (4875)  | 100% EE "B" | 50/50       | 50/50     | 50/50   | 50/50 "B"        | 50/50 "A"        |             | 1.5        | 180            | SSBA          |
| 4747   | Living Sky SD 202         | 100% EE "B" | 80% ER "B"  | 80% ER    | 100% ER | 80% ER "B"       | 80% ER "C"       |             | 2          | 176            | SSBA          |
| 4754   | Chinook SD                | 100% EE     | 100% ER     | 100% ER   | 100% ER | 60% ER<br>40% EE | 60% ER<br>40% EE |             | 2          | 120            | SSBA/Manulife |
| 4766   | Sun West SD 207           | 50/50 "A"   | 50/50 "B"   | 50/50 "B" | 100% ER | 50/50 "B"        | 50/50 "C"        |             | 1.5        | 160            | 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            |               |
| 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 |
| 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

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