

# **Comparison of Coverage in Saskatchewan School Board Benefit Plans**

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**CUPE Research**

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## LONG TERM DISABILITY

Carrier / Plan Sponsor	Coverage	Offset *	Definition of Disability	Qualifying Period	Rehabilitation	Pre-existing Condition Clause
SSBA (Manulife Financial) Sept 1, 2012 – Aug 31, 2012	<b>Plan A:</b> 75% annual salary, taxable benefit up to \$15,000 <b>Plan B:</b> 60% annual salary, non-taxable, employee pays all <b>Plan C:</b> add COLA to Plan A <b>Plan D:</b> add COLA to Plan B	85%	2 years plus 105 calendar days qualifying period  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%	119 weeks less qualifying 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	106 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, 4643)	65% salary (taxable)	Benefits reduced	1 year and 120 calendar days qualifying period own occupation	120 calendar days	Rehab employment topped up to 90%.  Refusal to participate in rehab 50% reduction in benefit.	
Manulife (Saskatoon RCSSD Locals 2268, 3370)	75% monthly earnings to a maximum of \$5,000	85%	2 years & qualifying period own occupation	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

\*LTD income offset by other disability income such as CPP or WCB

## GROUP LIFE INSURANCE/AD&D

Carrier / plan sponsor	Amount of coverage	Dependent Optional coverage	Optional coverage
SSBA (Manulife Financial) September 1, 2012-August 31, 2013	<b>Plan A:</b> 1 X annual salary <b>Plan B:</b> 2 X annual salary (maximum \$350,000)	<b>Plan A:</b> Spouse: Maximum \$350,000 (increments of \$10,000) Child \$5,000 <b>Plan B:</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  (Regina Public) Option 1: 2 X salary (basic) Option 2: 2.5 X salary (employee pays) Option 3: 3 X salary (employee pays) Maximum \$180,000  Retirement benefit of \$1,000 for <10 years of service; \$1,500 for 10+ years service	Spouse: \$10,000 Child (14 days+): \$5,000 Child (0-14 days): \$500  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	Maximum \$250,000 (\$10,000 units) life insurance
Manulife	(Saskatoon RCSSD) \$50,000	\$10,000 Spouse \$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: Spouse: \$20,000 Child: \$5,000	Maximum \$300,000

## DENTAL PLANS

Carrier / Plan Sponsor	Co-insurance	Pre-authorization	Maximum	Reimbursement
SSBA (Manulife Financial)	<b>Plan A:</b> 80% diagnostic & preventative; 75% minor restorative & surgical dental work; six month recall <b>Plan B:</b> same as Plan A, plus 50%; major restorative (bridgework, dentures, crowns) <b>Plan C:</b> same as Plan B, plus 50% orthodontic (children under 19 yrs)	\$500 suggested	\$1,500 lifetime orthodontics \$2,000 max/calendar year	At current Provincial Dental Fee Guide rate based on province of residence
Co-operators	(Saskatoon Public) <b>Plan A:</b> 70 % minor restorative <b>Plan B:</b> 50 % major restorative <b>Plan C:</b> 50% orthodontic	Over \$400 recommended	(Saskatoon Public) \$2,000 annual limit major restorative \$2,000 lifetime orthodontic  (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
Manulife	(Saskatoon RCSSD) Level 1 (Basic Services): 100% Level II (Supplementary Basic): 100% Level III Dentures: 50% Level IV Major restorative: 50% Level V Orthodontics: 50%	\$500	(Saskatoon RCSSD) \$2,000/yr for combined levels 1, II, III, IV \$1,500 lifetime Level V orthodontics	At current Provincial Dental Fee Guide rate
Manulife	Regina Public 100% preventative and minor restorative 50% major restorative, dentures 50% orthodontics	On major restorative or orthodontics	\$1,500/calendar year for dentures, major restorative \$1,500/lifetime orthodontics	At current Provincial Dental Fee Guide rate
Saskatchewan Teachers' Dental Plan	Preventive: 100% Basic & routine: 85% Major restorative: 60% Orthodontic for dependent children: 50%		\$2,000 maximum orthodontics per child	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)  Sept 1, 2012 - Aug 31, 2013	\$50 annual deductible <b>Plan B:</b> 100% hospital care: medical services and supplies, professional services <b>80%</b> 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	<b>Plan B:</b> 100% out-of-province/country emergency medical treatment  50% referral outside Canada for medical treatment	<b>Plan B:</b> \$200/person/24 months for eyewear; \$50/person for exam/24 months <b>Plan A:</b> \$125/person/24 months for eyewear; \$50 towards eye exam/24 months
Manulife	(Regina Public) \$25 deductible individual/year \$50 deductible family/year 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	\$5,000,000 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
Manulife	(Saskatoon RCSSD) \$9.00 dispensing fee per prescription; 20% 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 every 2 yrs

<b>EXTENDED HEALTH CARE</b>						
<b>Carrier / Plan Sponsor</b>	<b>Deductible/ co-insurance</b>	<b>Drugs</b>	<b>Specialists/ Private duty nursing</b>	<b>Medical aids/ supplies</b>	<b>Out-of-province emergency</b>	<b>Vision Care</b>
Co-operators	(Saskatoon Public/Local 8443) No deductible. 70% co-insurance. 70% prescription drugs (drug card in place)	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/year diabetic supplies	\$1,000,000 lifetime max. Max 90 days duration out of country (under age 65)	\$250/person/24 months for glasses/contacts Eye exams: \$100/2 yrs adults; \$100/yr children under 18
Saskatchewan Teachers Federation Benefit Plan	No deductible \$5.00/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. Specialists: \$500/each calendar year	Hearing aids: \$750/5 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 \$125 Dependent under 21 yrs: one exam/1yr, maximum \$125

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, 2012**

Local	Employer	LTD	Group Life	AD & D	EFAP	EHC	Dental	Vision	Sick Leave	Max.Sick Leave	Plan Sponsor
650	Regina SD	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER	2	181	Manulife and Cooperators
885	Riling Bus Ltd.								1.5		
1125	Regina RCSSD	100% ER "A"	50/50 "B"	50/50		100% ER "B"	100% ER "C"		20/yr	200	SSBA/Manulife
2268	St. Paul's RCSSD	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	180	Manulife
2913	Prince Albert RCSSD	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	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER	20/yr	180	Manulife and Cooperators
4195	Saskatchewan Rivers SD	100% EE "B"	100% EE "B"	80-20		80-20 "B"	80-20 "A"	80-20 "A"	2	180	SSBA/Manulife
4254	Prairie Spirit SD	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	50/50 "A"	50/50 "B"	50/50 "B"	50/50		50/50 "C"	100% EE "A"	2	85	SSBA/Manulife
4643	Regina SD (clerical)	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER	2	181	Manulife and Cooperators
4678	Riling Bus Limited								1	22	
4747	Living Sky SD	100% ER "B"	100% ER "B"	100% ER	100% ER	100% ER "B"	100% ER "C"		2	176	SSBA
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.	100% EE "B"	60/40 "B"	60/40 "B"	60/40	60/40 "B"	60/40 "C"	60/40 "A"	2	150	SSBA/Manulife
4797	Northwest SD	50/50 "C"	50/50 "B"	50/50 "B"		100% ER "B"	100% ER "C"		1.5	180	



**Comparison of Sask. School Board Benefits/Share of Premium Costs, 2012**

Local	Employer	LTD	Group Life	AD & D	EFAP	EHC	Dental	Vision	Sick Leave	Max.Sick Leave	Plan Sponsor
4799	Horizon SD	50/50 "C"	50/50 "A"	50/50		50/50 "B"	50/50 "B"		2	180	SSBA/Manulife
4802	Sun West SD	60/40 "C"	60/40 "B"	60/40 "B"	100% ER	60/40 "B"	60/40 "C"	60/40 "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	100% EE "B"	50/50 "B"	50/50	50/50	50/50 "B"	50/50 "A"		1.5	180	SSBA/Manulife
5252	Prairie Valley SD	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	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	100% ER "A"	100% ER "B"	100% ER			50/50 "B"		1.67	182.5	SSBA/Manulife
8443	Saskatoon SD	100% ER	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

**50/50** – premium costs shared

\* 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 4797/Northwest SD: ER pays 100% premiums at single rates for EHC and dental; EE pays the difference for family coverage**

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