

## **Teacher Teaching on Call (TTOC) Extended Health and Dental Benefits**

West Vancouver Schools offers TTOCs access to our health and dental benefits. The terms of eligibility and process for enrolling are included below. This document is subject to change and any benefits outlined herein are subject to the insurance plan limitations. If you have any questions regarding your health and dental benefits, please contact Payroll by emailing the payroll team at: [payroll@wvschools.ca](mailto:payroll@wvschools.ca).

***Important – this form must be returned to Human Resources whether or not you are enrolling in the benefits.***

For further details regarding the Extended Health and Dental plans please visit the following link:  
[www.bcpseabenefits.ca](http://www.bcpseabenefits.ca) (Click Employees → Select School District 45 → Select Teachers → Click Go)

### **ELIGIBILITY PROVISIONS**

- As a TTOC, you must work a minimum of one day in a three month period to maintain your eligibility for benefits. If you fall below this threshold, you will not be eligible for benefits. Your benefits will terminate without notice. You will not be eligible to re-enrol in the benefit plans as a TTOC at any future date.
- You may opt into the Dental or Extended Health plans or both.
- Where an employee opts to end coverage, benefit coverage will end at June 30<sup>th</sup> of that year.

### **ENROLMENT**

- You may only enrol at either the time of hire as a TTOC or by no later than September 30<sup>th</sup> of each year. For those employees not enrolling at the time of hire, late applicant rules as outlined by the benefit carrier will apply.
- For new hires, this application must be returned to Human Resources within 3 weeks of the date of hire. A failure to return the form will result in an inability to apply for coverage until September 30<sup>th</sup> of the next year.
- If you are applying for Extended Health or Dental benefits, Payroll will provide you with the carrier's enrollment form and Pre-Authorized Bank Debit form.
- Coverage will be effective the beginning of the month following receipt of the enrollment form, provided payment has been received in advance, and will be subject to any plan limitations or rules.

## COST AND PAYMENT

- You are required to pay the full cost of all premiums, monthly, in advance by a preauthorized debit from your bank account. In the event that your payment is declined for any reason, a second attempt to withdraw will be made 5-10 business days later. If that payment is declined, your benefits will be cancelled.
- Extended Health and Dental rates are subject to change without notice. You will be notified by email to your @wvschools.ca address of any rate changes. Your pre-authorized payment will automatically be revised for any change in rates.
- Effective July 1, 2018 – the Extended Health and Dental rates are as follows:

Dental	Single	\$ 57.51
	Couple	\$103.26 (2 people)
	Family	\$159.62 (3 or more people)
Extended Health	One rate	\$173.22

## OPTING OUT / CANCELLING COVERAGE

- You may only cancel coverage at the end of each school year. Notice of your decision to opt out must be received by Payroll by no later than June 1<sup>st</sup>.
- If you were enrolled and you cancelled your coverage, you **will not** have the option of rejoining the plan at a future time. If you obtain a teaching position in West Vancouver Schools, you may be enrolled in the benefits as a teacher.
- Where an employee opts to end coverage, benefit coverage will end at June 30<sup>th</sup> of that year.

\_\_\_\_\_ I wish to apply for Extended Health

\_\_\_\_\_ I wish to apply for Dental

\_\_\_\_\_ I do not wish to apply for benefits and understand I cannot enrol again until September 30<sup>th</sup> of the next school year.

By signing below, I accept the conditions of enrolment and consequences of rejecting coverage and have indicated my preferences above.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

*This application must be returned to Human Resources within 3 weeks of the date of hire. Coverage will be effective the month following receipt of the carrier's enrollment form and first month's payment.*