



Teachers' Superannuation Commission
Room 129 3085 Albert Street
Regina, Saskatchewan S4S 0B1
Phone: 787-6440 Fax: 787-1939

Information Manual

Pension Contributions

Teachers' Group Life Insurance Plan

Teachers' Dental Plan

Sept 2012

September 2012

Letter of Introduction

This manual is prepared for all School Divisions, Regional Colleges, as well as the Saskatchewan Teachers' Federation (STF), Saskatchewan School Trustees Association (SSTA), Saskatchewan Institute of Applied Science and Technology (SIAST) and Canadian Teachers' Federation (CTF). It is anticipated that each organization will ensure that appropriate employees are made aware of the information in this manual. To print this information from our website you must use Acrobat Reader.

These written procedures and guidelines are designed to:

- increase understanding of the TSC remittance requirements and processing;
- facilitate the orderly submission and processing of TSC remittances;
- increase understanding of the TSC insurance premium requirements and processing;
and,
- increase understanding of the TSC dental plan requirements and processing.

The pension systems at the Teachers' Superannuation Commission and the Saskatchewan Teachers' Federation have been designed to accept data utilizing electronic transfer of data (ETD). This is the preferred method because it improves timeliness, reduces the chance of error and is more cost effective.

This manual is consistent with all Acts and regulations administered by the TSC.

Doug Volk
Executive Director

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Teachers' Superannuation Commission

Who to Contact:

General Inquiry 787-6440
Toll Free:.....1-877-364-8202
Fax..... 787-1939

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E-mail address doug.volk@stsc.gov.sk.ca

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General inquiries on age and service issues 787-1153
E-mail address carol.moldovan@stsc.gov.sk.ca

Sharlene Arklie - Senior Manager Financial Operations 787-8813
E-mail address sharlene.arklie@stsc.gov.sk.ca

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Val Wysoskey – Pension Information Consultant
Refunds, calculations for purchases of university
attendance, maternity leave, pension benefits..... 787-9194
E-mail address val.wysoskey@stsc.gov.sk.ca

Connie Kitz – Accountant, Financial Operations
School Board Contributions and Remittances 787-6422
E-mail address connie.kitz@stsc.gov.sk.ca

Debra Hopko – Benefits Coordinator
Inquiries on group life insurance 787-9025
E-mail address debra.hopko@stsc.gov.sk.ca

Zoran Malinovic - Benefits Coordinator
Inquiries on dental claims 787-8814
E-mail address dental@stsc.gov.sk.ca

Teachers' Superannuation Plan

As a general rule, teachers who taught with the provincial school system prior to July 1, 1980, contribute to the Teachers' Superannuation Plan.

If a teacher has taught prior to July, 1980 but has taken a refund of contributions, or transferred monies out of the fund, he/she remains a member of the Teachers' Superannuation Plan.

The Plan exceptions to this rule are:

- teachers who transferred to the, now defunct, Annuity Fund; and
- teachers who apply for and receive a transfer of the commuted value. These teachers will contribute to the Saskatchewan Teachers' Retirement Fund.

Teachers who commenced teaching with the provincial school system after June 30, 1980, must contribute to the Saskatchewan Teachers' Retirement Plan.

Contributions for the Teachers' Superannuation Plan and the Saskatchewan Teachers' Retirement Plan are calculated in the same manner but at different rates.

Who is Eligible to Participate

“Teacher” means a person holding a valid certificate of qualification or other authorization from the Department of Learning to teach in a school to which *The Education Act* or *The Regional Colleges Act* applies and any other person classified by the regulations as a teacher for the purpose of this Act.

- This includes continuing, part-time, temporary and substitute teachers employed by the board or educational institution entitled to an operating grant from the Department of Learning. Any teacher with a Community College as of December 31, 1987 and was transferred to SIAST, will be maintained as long as the teacher remains in the same position with SIAST.
- Teachers employed with the CTF, SSTA or STF in a position requiring the qualifications of a teacher.
- A teacher employed at a Regional College in a position designated by the College board as requiring the professional qualifications and experience of a teacher must participate within the scope of *The Teachers’ Superannuation and Disability Benefits Act*. Teachers’ Superannuation Commission requires a copy of the minute passed by the board designating the position(s).

Salaries for Superannuation Purposes

Salary

“Salary” means the regular remuneration paid to a teacher out of the funds of the school division or education body for the service rendered in teaching or the supervision of teaching as determined by the Commission.

Salary Based on an Hourly Rate:

5 hours may be considered as one day.
i.e. \$10.00 x 5 hrs. = \$50.00 per day

Salary Based on a Daily Rate:

\$ Daily rate x # of days in school year (197) = \$ Annual Salary Rate

Salaries paid on a twelve month basis must be converted to a ten month basis for superannuation purposes.

Annual Salary = Monthly Salary reported to the TSC

Playground Supervision

Playground supervision is considered service rendered in teaching for superannuation purposes. Contributions should be deducted and reported (along with the applicable salary) with respect to payments for this service.

Principals/Acting Principals Allowance

This type of allowance should be included in the regular monthly salary. If the allowance is paid annually or semi-annually and covers several months, adjustments are required for each applicable month.

LEADS Fees

LEADS membership fees have been determined by the Commission to be pensionable salary. This applies regardless of whether the member pays the fees or the board pays the fees directly to LEADS. Where LEADS fees have been paid by the member, the fees have already been reported in the salary paid to the teachers and no additional amounts should be reported to the Commission. Where the LEADS fees have been paid by the board on the teachers' behalf, it is necessary to include that amount in addition to the salary paid and deduct appropriate contributions on the amount of the fees.

Deferred Salary Leave Plan

Deferred salary leave

Effective July 1, 1998, the collective agreement with teachers provides for the purchase of up to one year during which a teacher was on a deferred salary leave. The specific wording of the collective agreement follows:

5.2 A teacher who has at any time participated in a Deferred Salary Leave Plan shall be entitled to purchase a period or periods of time up to one year of service coinciding with the period of the leave.

Provided that contributions are made by or on behalf of the teacher as if the teacher had been teaching during the leave.

Rules regarding the leave

- A written agreement must be made between the teacher and the board. The Commission will require a copy of the agreement to be held on the teachers file.
- A teacher may defer a maximum of 33 1/3% of their gross salary in one year.
- The leave of absence must not be less than six consecutive months (teachers may count July and August) unless it is for full-time attendance at a designated educational institution, in which case the leave of absence must not be less than three consecutive months.
- The leave of absence must begin no later than six years after the date on which the salary deferral begins.
- The teacher must return to work after the leave for a period that is not less than the length of the leave.
- The teacher **is afforded an option** to either have or not have superannuation contributions deducted from the remuneration paid to him/her by the school board during the leave.

They may choose to purchase the period of the leave in a lump sum, plus interest, from the Commission at a later date. If so, the purchase would be subject to Revenue Canada approval, based on available RRSP room. If the teacher has made contributions to another Registered Pension Plan, that purchase is permitted only if that Pension Plan transfers the funds under a portability agreement.

Other purchase restrictions apply to pre 1992 service.

Reporting Deferred Salary Leave To The Commission

The Commission requires the period of service during which the salary is being deferred, to be identified on a monthly basis. The period of the leave is also to be reported if the teacher has chosen to have contributions remitted monthly by the school division. New codes have been added to the **Current School Year Contribution** form and the **Previous Year Contribution** form.

Code 5: To be used on the remittance forms, to report the service during the period of deferral.

Code 8: To be used on the remittance forms, to report service during the period of leave.

Report salary, days and contributions the teacher would have earned had he/she been teaching and not participating under the deferred salary leave plan. This applies during the deferral period and during the leave. If the teacher is under a part-time contract and enters into a deferred salary leave contract with the school division, the service will be reported based on the percentage of the part-time contract. The employment type will continue to be reported as: **F- Full-time, P- Part-time.**

Non-Pensionable Earnings

Noon Hour Supervision

The Teachers' Superannuation Commission has determined that noon hour supervision is not service rendered in teaching for superannuation purposes. Contributions should not be deducted with respect to payments for this service.

Negotiated Benefits

Car allowances, travel expenses, honorariums, professional development and other related expenses should not be included in regular salary for superannuation purposes. Contributions should not be deducted with respect to payments for these types of service.

Salary for Payout of Unused Vacation or Personal Days, Severance Pay, Redundancy Pay and Retirement Incentives

Payout of unused vacation leave, personal days, severance pay, days in lieu, redundancy pay and retirement incentives are not pensionable earnings and should never be included in the regular monthly salary.

Deducting Contributions

Contribution remittances should reflect earnings and days for superannuation purposes on a monthly basis. The cheque should accompany the Contribution Remittance Form and made payable to the Teachers' Superannuation Fund.

Teachers making contributions to the Voluntary Fund via payroll deduction are to be reported as a record type 80. These contributions are to be reported on a Voluntary Contribution Form.

Teachers teaching full-time are reported on a ten month basis from September to June.

$$\frac{\text{Annual Salary}}{10} = \text{Monthly salary to report}$$

$$\frac{\text{Days in school year}}{10} = \text{Monthly days to report}$$

Teachers teaching greater than 190 days in a school year are to contribute and be reported as if they were teaching full-time. A teacher cannot receive credit for more than a year of service in a fiscal year.

Regular contributions are to be reported as a record type 10, current school year adjustments as record type 20, and previous school year adjustments as record type 30. All adjustments should be reported as the difference between what was originally reported and what should have been reported.

Full-time teachers are to be reported with an employment type of "F", part-time teachers with an employment type of "P", and substitute teachers with an employment type of "S". Full-time teachers with an unpaid leave during any month are to be reported with an employment type of "X". It is of the utmost importance to remember that when an adjustment is required to bump-up teachers with an employment type of X to full-time status, the adjustment **must** be reported with an employment type of "X". Part-time and substitute service is not to be combined. It is to be reported separately with the applicable employment type of "P" or "S".

The accuracy of reporting employment types to the Commission is crucial. Pension benefits are calculated and paid to superannuates based on the information school boards are reporting.

Code Numbers for Superannuation Deductions

The following code numbers should be inserted in the "code" column of the contribution form for all lines of service.

CPP Integrated Codes

"0" For regular teachers.

“4” For a teacher on sabbatical leave. This applies when a teacher is being paid an amount equal to at least one-half of his/her salary for the year of employment immediately preceding his/her leave. Please note a teacher who is granted sabbatical leave after July 1, 1983, **is to be afforded an option** to either have or not have superannuation contributions deducted from the remuneration paid to him/her by the school board. If an election is made to have superannuation contributions deducted, the amount to be deducted is to be based on the salary the teacher would have received had he/she been teaching. Report salary, days and contributions the teacher would have earned had he/she been teaching. The group life insurance premium will also have to be deducted in the same manner as for a regularly employed teacher.

“7” For maternity SUB Plan. Contributions are required for the period of time the teacher has been granted SUB Plan benefits. The contributions deducted are to be based on the salary the teacher would have received had they been teaching. Report salary days and contributions the teacher would have earned had they been teaching.

CPP Exempt Codes

“1” For superannuated teachers (no contributions payable). Teaching service by superannuated teachers is not always reported. Although contributions are not required, please report salary and days for superannuated teachers. Reporting of this service by the boards is critical to our internal audit process and the annual audit of our administration. If your board has overlooked these services, please provide adjustments. These teachers are Code 1.

“6” Those teachers that do not contribute to CPP (e.g.) members of religious orders who have taken the vow of perpetual poverty. The contribution rate is 7.85%. This also includes teachers that are already in receipt of CPP benefits. As well, a teacher who is 60 years old or greater, may be applicable.

“9” For teachers that have exceeded 35 years of contributory service. Contributions are not required. Reporting of salary and days is required.

Contribution Tables

Contributions

School boards and other education bodies entitled to an operational grant from the Department of Learning are required to deduct contributions from all teachers, including substitute and temporary, unless otherwise instructed by the Commission. These contributions are to be remitted to the Commission each month for which the contributions were deducted in keeping with Section 11(3) of *The Teachers' Superannuation and Disability Benefits Act*.

It is important that contributions are remitted no later than the 10th day of the following month.

Contribution Tables

Contributions are deducted based on a daily salary rate. The deduction rates apply to all teachers who are employed and is determined by dividing the annual pensionable salary by the number of days in the school year.

The following examples of contribution calculations are created using the contribution tables in effect for the 2012-13 school year. Contributions tables are revised yearly and available on our website at www.stsc.gov.sk.ca.

Contribution Calculation Formula

The Teachers' Superannuation Commission is integrated with the Canada Pension Plan. The combined contribution to both plans is 7.85%. Since the contribution rate to CPP is 1.8%, the contribution rate for the Teachers' Superannuation Fund is 6.05% for earnings subject to CPP and 7.85% for CPP exempt earnings.

ANNUAL YMPE *	\$50,100	ANNUAL YBE **	\$3,500	NET	\$46,600
Equivalent Daily Amounts					
DAILY YMPE	\$254.31	DAILY YBE	\$17.77	NET	\$236.54

* Year's Maximum Pensionable Earnings under the Canada Pension Plan

** Year's Basic Exemption under the Canada Pension Plan.

The procedure for deducting contributions is as follows:

Required Contributions for Salaries up to \$208.63 per day:

Example

Salary	\$	254.31	per day
First	\$	<u>17.77</u>	CPP exempt
	\$	236.54	CPP integrated

7.85% x 17.77 =	\$	1.3949	
6.05% x 236.54 =	\$	<u>11.3107</u>	
	\$	12.9419	OR \$15.71

Required Contributions for Salaries over \$254.31 per day:

Example

Salary	\$	396.66	per day
First	\$	17.77	CPP exempt
Next	\$	<u>236.54</u>	CPP integrated
Remainder	\$	142.35	CPP exempt

7.85% x 17.77 =	\$	1.3949	
6.05% x 236.54 =	\$	14.3107	
7.85% x 142.35 =	\$	<u>11.1745</u>	
	\$	26.8801	OR \$26.88

The actual Contribution Tables are found on our website at [www.stsc.gov.sk.ca/publications/Daily Contribution Tables for 2005](http://www.stsc.gov.sk.ca/publications/Daily_Contribution_Tables_for_2005)

Examples

Example 1

Mid-year termination. A teacher resigned May 21, 2012.

In order to correct this situation, a reconciliation to actual school days in a month is required.

Actual school days/month 2011-12:

August	-	2
September	-	21
October	-	22
November	-	19
December	-	15
January	-	20
February	-	17
March	-	23
April	-	16
May	-	<u>15</u>
Total		170 days

Days reported were as follows:

September	-	19.7
October	-	19.7
November	-	19.7
December	-	19.7
January	-	19.7
February	-	19.7
March	-	19.7
April	-	19.7
May	-	<u>14.4</u>
Total		172.0 days

Teachers' Superannuation Commission

Room 226 - 3085 Albert Street, Regina, SK S4P3V7 Phone: 787-6440 Fax: 787-1939

Current School Year Contributions

School Division and Number Pay Period Month Year Page ____ Of ____

Office Use Only School Division # Year Month Received Processed

123456

Social Employ- Salary Earned

Insurance Employee Name Record ment based on 10 Days Contributions

Number Surname/First Month Type Type Code Month Pay Period Taught Deducted

123456789 DOE, J. AUG 10 F 0 572.42 2.0 38.18

SEP 20 F 0 372.07 1.3 24.82

OCT 20 F 0 658.32 2.3 43.91

NOV 20 F 0 -198.31 -0.7 -13.36

DEC 20 F 0 -1,345.17 -4.7 -89.72

JAN 20 F 0 90.60 0.3 6.10

FEB 20 F 0 -815.49 -2.7 -54.89

MAR 20 F 0 996.69 3.3 67.09

APR 20 F 0 -1,117.52 -3.7 -75.22

MAY 20 F 0 181.22 0.6 12.20

of Entries Total Salary Total Contributions

10 -605.17 -40.89

RECORD TYPE: CODE:

10 - Regular Contribution CPP Integrated

20 - Current School Year Adjustment 0 - Regular Teacher

4 - Sabbatical

5 - Deferred Salary Leave - Deferral Period

7 - Maternity SUB Plan

8 - Deferred Salary Leave - Leave Period

EMPLOYMENT TYPE: CPP Exempt

F - Full-time 1 - Superannuate

P - Part-time 6 - Not a Member of CPP

S - Substitute 9 - Exceeded 35 Years of Contributory Services

X - Full-time, Unpaid Leave

Please make Cheques Payable to the Saskatchewan Teachers' Superannuation Fund



Remittance History

Saskatchewan Teachers' Superannuation Commission

Room 226, 3085 Albert Street, Regina, Saskatchewan, S4P 3V7

Phone: (306) 787-6440, Fax: (306) 787-1939

June 29, 2012

JOHN DOE

SIN: 123456789

Certificate: 5204510

Birth Date: April 1, 1952

School Division Name School Year Page: 1 OUR TOWN S.D. #200			School Year 30-Jun-2012		Page: 1		
Month	Record Type	Employment Type	CPP Code	Salary Earned based on 10 month pay period	Days Taught	Contribution Deducted	
SEP	10	F	0	\$5,638.30	19.70	\$376.07	
OCT	10	F	0	\$5,638.30	19.70	\$376.07	
NOV	10	F	0	\$5,638.30	19.70	\$376.07	
DEC	10	F	0	\$5,638.30	19.70	\$376.07	
JAN	10	F	0	\$5,950.00	19.70	\$400.50	
FEB	10	F	0	\$5,950.00	19.70	\$400.50	
MAR	10	F	0	\$5,950.00	19.70	\$400.50	
APR	10	F	0	\$5,950.00	19.70	\$400.50	
MAY	10	F	0	\$4,349.23	14.40	\$292.75	
				\$50,702.43	172.00	\$3,399.03	

Example 2

Salary for June was reported as \$2,819.17 and should have been reported as \$3,964.01.

In order to correct this, an adjustment of + \$1,144.84 must be reported as salary for the month of June.

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Teachers' Superannuation Commission

Room 226 - 3085 Albert Street, Regina, SK S4P3V7 Phone: 787-6440 Fax: 787-1939

Current School Year Contributions

School Division and Number Pay Period Month Year Page ____ Of ____

Office Use Only School Division # Year Month Received Processed

123456

Social Employ- Salary Earned

Insurance Employee Name Record ment based on 10 Days Contributions

Number Surname/First Month Type Type Code Month Pay Period Taught Deducted

123456789 DOE, J. JUN 20 P 0 1,144.84 0.0 0.00

of Entries Total Salary Total Contributions

1 1,144.84 0.00

RECORD TYPE: CODE:

10 - Regular Contribution CPP Integrated

20 - Current School Year Adjustment 0 - Regular Teacher

4 - Sabbatical

5 - Deferred Salary Leave - Deferral Period

7 - Maternity SUB Plan

8 - Deferred Salary Leave - Leave Period

EMPLOYMENT TYPE: CPP Exempt

F - Full-time 1 - Superannuate

P - Part-time 6 - Not a Member of CPP

S - Substitute 9 - Exceeded 35 Years of Contributory Services

X - Full-time, Unpaid Leave

Please make Cheques Payable to the Saskatchewan Teachers' Superannuation Fund



Remittance History

Saskatchewan Teachers' Superannuation Commission

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Phone: (306) 787-6440, Fax: (306) 787-1939

June 29, 2012

JOHN DOE

SIN: 123456789

Certificate: 5204510

Birth Date: April 1, 1952

School Division Name School Year Page: 1 OUR TOWN S.D. #200			School Year 30-Jun-2012		Page: 1	
Month	Record Type	Employment Type	CPP Code	Salary Earned based on 10 month pay period	Days Taught	Contribution Deducted
SEP	10	F	0	\$2,819.17	9.85	\$188.53
OCT	10	F	0	\$2,819.17	9.85	\$188.53
NOV	10	F	0	\$2,819.17	9.85	\$188.53
DEC	10	F	0	\$2,819.17	9.85	\$188.53
JAN	10	F	0	\$2,819.17	9.85	\$188.53
FEB	10	F	0	\$2,819.17	9.85	\$188.53
MAR	10	F	0	\$2,819.17	9.85	\$188.53
APR	10	F	0	\$2,819.17	9.85	\$188.53
MAY	10	F	0	\$2,819.17	9.85	\$188.53
JUN	10	F	0	\$2,819.17	9.85	\$188.53
				\$28,191.70	\$102.50	\$1,958.72

Example 3

The adjustment for the month of February was reported using an employment type "P" but should have been employment type "F".

In order to correct this, the February adjustment line for employment type "P" must be reversed, then reported correctly.

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Current School Year Contributions

School Division and Number Pay Period Month Year Page ____ Of ____

Office Use Only School Division # Year Month Received Processed

123456

Social Employ- Salary Earned

Insurance Employee Name Record ment based on 10 Days Contributions

Number Surname/First Month Type Type Code Month Pay Period Taught Deducted

123456789 DOE, J. FEB 20 P 0 -527.47 0.0 -34.66

FEB 20 F 0 527.47 0.0 34.66

of Entries Total Salary Total Contributions

0 0.00 0.00

RECORD TYPE: CODE:

10 - Regular Contribution CPP Integrated

20 - Current School Year Adjustment 0 - Regular Teacher

4 - Sabbatical

5 - Deferred Salary Leave - Deferral Period

7 - Maternity SUB Plan

8 - Deferred Salary Leave - Leave Period

EMPLOYMENT TYPE: CPP Exempt

F - Full-time 1 - Superannuate

P - Part-time 6 - Not a Member of CPP

S - Substitute 9 - Exceeded 35 Years of Contributory Services

X - Full-time, Unpaid Leave

Please make Cheques Payable to the Saskatchewan Teachers' Superannuation Fund



Remittance History

Saskatchewan Teachers' Superannuation Commission

Room 226, 3085 Albert Street, Regina, Saskatchewan, S4P 3V7

Phone: (306) 787-6440, Fax: (306) 787-1939

June 29, 2012

JOHN DOE

SIN: 123456789

Certificate: 5112212

Birth Date: December 21, 1951

School Division Name School Year Page: 1 OUR TOWN S.D. #200			School Year 30-Jun-2012		Page: 1		
Month	Record Type	Employment Type	CPP Code	Salary Earned based on 10 month pay period	Days Taught	Contribution Deducted	
SEP	10	F	0	\$5,196.20	19.70	\$342.39	
OCT	10	F	0	\$5,196.20	19.70	\$342.39	
NOV	10	F	0	\$5,196.20	19.70	\$342.39	
DEC	10	F	0	\$5,196.20	19.70	\$342.39	
JAN	10	F	0	\$5,196.20	19.70	\$342.39	
FEB	10	F	0	\$4,668.73	17.70	\$306.74	
FEB	20	F	0	\$0.00	2.00	\$0.00	
FEB	20	F	0	\$527.47	0.00	\$34.66	
				\$31,177.20	118.20	\$2,052.36	

Example 4

October and November information was incorrectly reported as "P", part-time, and should have been reported as "F", full-time. Also, November days were reported as 1.97 and should have been reported as 19.7.

In order to correct this, October and November lines for employment type "P" must be reversed and then reported correctly, November days can also be reported correctly at this time.

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Current School Year Contributions

School Division and Number Pay Period Month Year Page ____ Of ____

Office Use Only School Division # Year Month Received Processed

123456

Social Employ- Salary Earned

Insurance Employee Name Record ment based on 10 Days Contributions

Number Surname/First Month Type Type Code Month Pay Period Taught Deducted

123456789 DOE, J. OCT 20 P 0 -6,230.00 -19.7 -422.46

NOV 20 P 0 -6,230.00 -1.97 -422.46

OCT 10 F 0 6,230.00 19.7 422.46

NOV 10 F 0 6,230.00 19.7 422.46

of Entries Total Salary Total Contributions

4 0.00 0.00

RECORD TYPE: CODE:

10 - Regular Contribution CPP Integrated

20 - Current School Year Adjustment 0 - Regular Teacher

4 - Sabbatical

5 - Deferred Salary Leave - Deferral Period

7 - Maternity SUB Plan

8 - Deferred Salary Leave - Leave Period

EMPLOYMENT TYPE: CPP Exempt

F - Full-time 1 - Superannuate

P - Part-time 6 - Not a Member of CPP

S - Substitute 9 - Exceeded 35 Years of Contributory Services

X - Full-time, Unpaid Leave

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Phone: (306) 787-6440, Fax: (306) 787-1939

June 29, 2012

JOHN DOE

SIN: 123456789
Certificate: 5204510
Birth Date: December 21, 1951

School Division Name School Year Page: 1 OUR TOWN S.D. #200			School Year 30-Jun-2012		Page: 1	
Month	Record Type	Employment Type	CPP Code	Salary Earned based on 10 month pay period	Days Taught	Contribution Deducted
SEP	10	F	0	\$6,230.00	19.70	\$422.46
OCT	10	P	0	\$6,230.00	19.70	\$422.46
NOV	10	P	0	\$6,230.00	1.97	\$422.46
				<u>\$18,690.00</u>	<u>41.37</u>	<u>\$1,267.38</u>

Example 5

An Acting Principal's allowance was paid in June but only the contributions were reported. The allowance actually covered days in March and May.

In order to correct this, an adjustment removing excess contributions from June and adding appropriate salary and contributions to March and May is required.

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Current School Year Contributions

School Division and Number Pay Period Month Year Page ____ Of ____

Office Use Only School Division # Year Month Received Processed

123456

Social Employ- Salary Earned

Insurance Employee Name Record ment based on 10 Days Contributions

Number Surname/First Month Type Type Code Month Pay Period Taught Deducted

123456789 DOE, J. JUN 20 F 0 0.00 0.0 -16.36

MAR 20 F 0 83.20 0.0 6.54

MAY 20 F 0 124.80 0.0 9.82

of Entries Total Salary Total Contributions

3 208.00 0.00

RECORD TYPE: CODE:

10 - Regular Contribution CPP Integrated

20 - Current School Year Adjustment 0 - Regular Teacher

4 - Sabbatical

5 - Deferred Salary Leave - Deferral Period

7 - Maternity SUB Plan

8 - Deferred Salary Leave - Leave Period

EMPLOYMENT TYPE: CPP Exempt

F - Full-time 1 - Superannuate

P - Part-time 6 - Not a Member of CPP

S - Substitute 9 - Exceeded 35 Years of Contributory Services

X - Full-time, Unpaid Leave

Please make Cheques Payable to the Saskatchewan Teachers' Superannuation Fund



Remittance History

Saskatchewan Teachers' Superannuation Commission

Room 226, 3085 Albert Street, Regina, Saskatchewan, S4P 3V7

Phone: (306) 787-6440, Fax: (306) 787-1939

June 29, 2012

JOHN DOE

SIN: 123456789

Certificate: 5204510

Birth Date: April 1, 1952

School Division Name School Year Page: 1 OUR TOWN S.D. #200			School Year 30-Jun-2012		Page: 1		
Month	Record Type	Employment Type	CPP Code	Salary Earned based on 10 month pay period	Days Taught	Contribution Deducted	
SEP	10	F	0	\$5,950.00	19.70	\$401.49	
OCT	10	F	0	\$5,950.00	19.70	\$401.49	
NOV	10	F	0	\$5,950.00	19.70	\$401.49	
DEC	10	F	0	\$5,950.00	19.70	\$401.49	
DEC	20	F	0	\$48.20	0.00	\$3.78	
JAN	10	F	0	\$5,950.00	19.70	\$400.50	
FEB	10	F	0	\$5,950.00	19.70	\$400.50	
MAR	10	F	0	\$5,950.00	19.70	\$400.50	
APR	10	F	0	\$5,950.00	19.70	\$400.50	
MAY	10	F	0	\$5,950.00	19.70	\$400.50	
JUN	10	F	0	\$5,950.00	19.70	\$400.50	
				\$59,548.20	197.00	\$4,029.10	

Example 6

June contributions were reported as \$421.79 and should have been reported as \$400.50.

In order to correct this, a negative adjustment of \$21.29 must be reported for June. Include a copy of the adjustment sheet with your next remittance and reduce your cheque amount accordingly.

Teachers' Superannuation Commission

Room 226 - 3085 Albert Street, Regina, SK S4P3V7 Phone: 787-6440 Fax: 787-1939

Current School Year Contributions

School Division and Number Pay Period Month Year Page ____ Of ____

Office Use Only School Division # Year Month Received Processed

123456

Social Employ- Salary Earned

Insurance Employee Name Record ment based on 10 Days Contributions

Number Surname/First Month Type Type Code Month Pay Period Taught Deducted

123456789 DOE, J. JUN 20 F 0 0.00 0.0 -21.29

of Entries Total Salary Total Contributions

1 0.00 -21.29

RECORD TYPE: CODE:

10 - Regular Contribution CPP Integrated

20 - Current School Year Adjustment 0 - Regular Teacher

4 - Sabbatical

5 - Deferred Salary Leave - Deferral Period

7 - Maternity SUB Plan

8 - Deferred Salary Leave - Leave Period

EMPLOYMENT TYPE: CPP Exempt

F - Full-time 1 - Superannuate

P - Part-time 6 - Not a Member of CPP

S - Substitute 9 - Exceeded 35 Years of Contributory Services

X - Full-time, Unpaid Leave

Please make Cheques Payable to the Saskatchewan Teachers' Superannuation Fund



Remittance History

Saskatchewan Teachers' Superannuation Commission

Room 226, 3085 Albert Street, Regina, Saskatchewan, S4P 3V7

Phone: (306) 787-6440, Fax: (306) 787-1939

June 29, 2012

JOHN DOE

SIN: 123456789

Certificate: 5204510

Birth Date: December 21, 1951

School Division Name School Year Page: 1 OUR TOWN S.D. #200			School Year 30-Jun-2012		Page: 1		
Month	Record Type	Employment Type	CPP Code	Salary Earned based on 10 month pay period	Days Taught	Contribution Deducted	
SEP	10	F	0	\$5,950.00	19.70	\$401.49	
OCT	10	F	0	\$5,950.00	19.70	\$401.49	
NOV	10	F	0	\$5,950.00	19.70	\$401.49	
DEC	10	F	0	\$5,950.00	19.70	\$401.49	
JAN	10	F	0	\$5,950.00	19.70	\$400.50	
FEB	10	F	0	\$5,950.00	19.70	\$400.50	
MAR	10	F	0	\$5,950.00	19.70	\$400.50	
APR	10	F	0	\$5,950.00	19.70	\$400.50	
MAY	10	F	0	\$5,590.00	19.70	\$400.50	
JUN	10	F	0	\$5,950.00	19.70	\$421.79	
				\$59,500.00	197.00	\$4,030.25	

Example 7

Teacher has been reported with only 193 days for the school year because of 4 days leave without pay taken in March. When a teacher is reported with 190 or more days but less than 197 days, it is necessary to credit teachers with a full school year (197 days).

In order to correct this, an adjustment adding \$1,099.96 in salary, 4.0 days and contributions of \$72.84 must be reported. Please note that the employment type "X" used to report the month of March is no longer valid, therefore, the whole line is reversed and the correct information is reported.

Teachers' Superannuation Commission

Room 226 - 3085 Albert Street, Regina, SK S4P3V7 Phone: 787-6440 Fax: 787-1939

Current School Year Contributions

School Division and Number Pay Period Month Year Page ____ Of ____

Office Use Only School Division # Year Month Received Processed

123456

Social Employ- Salary Earned

Insurance Employee Name Record ment based on 10 Days Contributions

Number Surname/First Month Type Type Code Month Pay Period Taught Deducted

123456789 DOE, J. MAR 20 X 0 -4,317.34 -15.70 -285.90

MAR 10 F 0 5,417.30 19.70 358.74

of Entries Total Salary Total Contributions

2 1,099.96 72.84

RECORD TYPE: CODE:

10 - Regular Contribution CPP Integrated

20 - Current School Year Adjustment 0 - Regular Teacher

4 - Sabbatical

5 - Deferred Salary Leave - Deferral Period

7 - Maternity SUB Plan

8 - Deferred Salary Leave - Leave Period

EMPLOYMENT TYPE: CPP Exempt

F - Full-time 1 - Superannuate

P - Part-time 6 - Not a Member of CPP

S - Substitute 9 - Exceeded 35 Years of Contributory Services

X - Full-time, Unpaid Leave

Please make Cheques Payable to the Saskatchewan Teachers' Superannuation Fund



Remittance History

Saskatchewan Teachers' Superannuation Commission

Room 226, 3085 Albert Street, Regina, Saskatchewan, S4P 3V7

Phone: (306) 787-6440, Fax: (306) 787-1939

June 29, 2012

JOHN DOE

SIN: 123456789

Certificate: 5204510

Birth Date: December 21, 1951

School Division Name School Year Page: 1 OUR TOWN S.D. #200			School Year 30-Jun-2012		Page: 1		
Month	Record Type	Employment Type	CPP Code	Salary Earned based on 10 month pay period	Days Taught	Contribution Deducted	
SEP	10	F	0	\$5,417.30	19.70	\$359.72	
OCT	10	F	0	\$5,417.30	19.70	\$359.72	
NOV	10	F	0	\$5,417.30	19.70	\$359.72	
DEC	10	F	0	\$5,417.30	19.70	\$359.72	
JAN	10	F	0	\$5,417.30	19.70	\$358.74	
FEB	10	F	0	\$5,417.30	19.70	\$358.74	
MAR	10	X	0	\$4,317.34	15.70	\$285.90	
APR	10	F	0	\$5,417.30	19.70	\$358.74	
MAY	10	F	0	\$5,417.30	19.70	\$358.74	
JUN	10	F	0	\$5,417.30	19.70	\$358.74	
				\$53,073.04	193.00	\$3,518.48	

Previous Year Contributions

When making an adjustment to any year other than the current school year a Previous Years Contributions form must be used.

Adjustments to previous years are done in the same manner as the examples provided, with the exception of record type which must be 30

Monthly Edit Reports

At the end of each month the Teachers' Superannuation Commission runs a month end edit program to ensure that everything reported is posted accurately to the benefit of each member. If errors are detected, the program produces a Monthly Statement, indicating the errors by code. These error codes and how to deal with them are listed as follows:

MONTHLY STATEMENT EDIT CODES

Edit

Codes

Problem Description

Reason

How to Handle

004

Member not in Formula Plan
The teacher listed has had contributions sent to the incorrect pension plan.

Reverse this entry on your next remittance by providing a negative adjustment. Remember to also reduce your payment.

005

Invalid School Year
The school year reported does not match the current school year.

Please provide the correct school year on the edit report and return.

006

Invalid Social Insurance Number (SIN)
The SIN reported is not valid.

Please indicate the correct SIN on the edit report and return.

007

Days Remitted > maximum number of days in month
The total number is days remitted is greater than 23

Please check the number of days reported, can not

exceed 23. Indicate the correct number of days on the edit report and return.
009

Record type is 10, must have Salary, Days and Contributions
Either the Salary, Days or Contributions were not reported
Please verify the accuracy of this entry and adjust either the record type or provide correct information on the edit report and return.
012

Days remitted > 190, but less than number of days in a school year
Year to date number of days reported for member is greater than 190 days
Please verify the number of days reported for the member to date. Any teacher teaching >190 days receives a credit for a full year.
Provide the necessary adjustment on your next remittance.

013
Dummy Certificate number
The certificate number is wrong or was not provided
Please check the member=s file and provide the correct information on the edit report and return.

37
015
CPP code is 1 and member is not retired
Member is not a superannuate.
Please provide the correct CPP code on the edit report

and return.

016

Member is retired and CPP code should be 1, contributions should be 0 Superannuated teachers are not required to contribute to the TSP.

Please provide the correct CPP code. If contributions have been reported a negative adjustment will be required on your next remittance. Refund contributions to member and reduce next remittance.

017

Days remitted > maximum number of days in school year

Year to date number of days reported cannot exceed 197 days.

Please check the total number of days remitted to date and submit the necessary negative adjustment.

018

Member is deceased

The member information reported has matched to a deceased member.

Please verify that the information provided is correct for the member being reported.

019

Duplicated remittance

Two lines of service have been reported for the same member with the same record type and/or month.

Please verify information being reported. Make any

adjustments on the edit
report and return.

021

CPP code is 1, contributions
should be 0

CPP code 1 is for
superannuated
members only.

Please verify that the CPP
code is correct. If
contributions have been
reported a negative
adjustment will be required
on your next remittance.
Refund contributions to
member and reduce next
remittance.

023

Dummy SIN

The SIN reported is not
valid

Please indicate the correct
SIN on the edit report and
return.

024

Surname mismatch

The surname reported
does not match the
name listed on the
computer system

Please verify. If correct, the
teacher must complete a new
teacher profile form. If
incorrect, please indicate
correct name and return.

38

026

Salary, days, or
contributions will go negative
Adjustment has been
reported that will result
in previously reported
service for that month to
become negative.

Please check month reported
and values of adjustment to
ensure accuracy. Indicate
any changes to salary or

days on edit report and return. Any adjustment to contributions must be done on your next remittance

.

027

CPP code is invalid

A blank space or invalid

CPP code has been

used.

Please indicate the correct

CPP code on the edit report

and return. Do NOT leave

fields blank.

028

Employment type is invalid.

A blank space or

incorrect employment

type has been used.

Please indicate the correct

employment type and return.

DO NOT leave fields blank.

029

Record type is invalid.

The record type

reported is something

other than 10, 20 or 30.

Please indicate the correct

record type on the edit report

and return.

031

Record type is 30, School

year must be less than

current fiscal year

Record type 30 is to

used for a previous

school year adjustment

only.

Please check the school year

reported. Indicate either the

correct school year or record

type on edit report and return.

032

Record Type is 20, no

records to adjust

An adjustment has

been reported, but there

are no previously

reported matching records to adjust. Please check month, employment type, and CPP code that have been reported. Indicate any changes on the edit report and return.

The Teachers' Group Life Insurance Plan

Premiums will be deducted only from those teachers who possess a Saskatchewan valid certificate of qualification or other authorization to teach from the Department of Learning, or from those persons who are in the process of being granted a certificate. In the case of teachers employed by the Regional Colleges, the position held by the teacher must be one that has been designated by the Regional College's board as requiring the professional qualifications and experience of a teacher.

The coverage and the premium is calculated based on 2 times the top of a class VI teacher's salary rounded up to the next highest \$1,000.

Eligibility for Coverage

The following personnel are eligible for insurance coverage:

- Teacher's employed on a regular contract to teach full or part-time.
- Teacher's employed under a "temporary contract" under Section 200 of *The Education Act* provided the term specified for the contract is for a period of at least 20 teaching days (full or part-time).
- Secretary, treasurer or secretary-treasurer or superintendent of administration by boards of education of school divisions who hold a Certificate of Qualification issued by the Department of Learning and who are employed on a full time basis by boards of education of school divisions are insurable under the Act and are required to pay the entire premium in accordance with Section 5(3) of *The Teachers' Life Insurance (Government Contributory) Act*.
- Teacher's employed on December 31, 1987 in designated positions with a board or college established pursuant to *The Regional Colleges Act*, and who on January 1, 1988 were transferred to the Saskatchewan Institute of Applied Science and Technology, pursuant to *The Institute Act*, for as long as their contracts remain in force.

Insurance coverage **may be continued** during a period of absence from work if the teacher is:

- on a course of studies that is directly related to work;
- on leave because of ill health;
- an exchange or special teacher;
- on leave for any other purpose and period that the Teachers' Superannuation Commission may approve.

As well, insurance coverage may be continued after retirement. At age 65 the coverage is reduced.

Please contact the Commission for additional information and procedural details for coverage during such absences.

Completion of Life Insurance Beneficiary Forms

The Life Insurance Beneficiary Form is to be completed as soon as possible by each new teacher, approved by the school board and sent to the Teachers' Superannuation Commission when a teacher is being registered for Group Life Insurance. This form is found on our website at www.stsc.gov.sk.ca

Part I - is to be completed and signed by the teacher and a witness.

Part II - to be completed by the employing School Board and is to be signed by an authorized official.

Part III - will be completed by the Commission in the event there is a claim made.

The form should be used when a teachers' beneficiary changes. These forms are available from our office or from our web site at www.stsc.gov.sk.ca using Acrobat Reader.

Insurance Lists - Initial and Supplementary

School boards are to submit a list of eligible teachers for whom insurance premiums were deducted. This list should accompany the September remittance cheque. This listing should be in alpha order and include the following information:

- Social Insurance Number
- Teachers' Name
- Certificate Number
- Commencement Date
- Teacher or Secretary Treasurer designation

Each month after September the school board will provide the Commission with only the adjustments they have for the month rather than a full listing. A supplementary list should be prepared and submitted again in January. This list will provide a reconciliation point.

Premiums

- The premium is to be deducted on a monthly basis commencing with the month of September and ending in the month of June with the amount indicated in the following Schedule of Premiums. Effective September 1 of each year, all teachers and secretary-treasurers will be insured for the level of coverage as provided in the Provincial Collective Bargaining Agreement (two times the salary of a Class VI rounded up to the next \$1,000). A new schedule of premiums will be provided to you by August 31 of each year.
- Premiums are required beginning in the month that an eligible teacher commences employment - premiums do not get deducted retroactively.
- Premiums are deducted on a 10-month basis, but coverage is for a 12 month period beginning September 1 and ending August 31.

- The cheque for the insurance premiums should be made payable to the Teachers' Superannuation Commission, with the cheque stub bearing a notation "insurance premiums for the month of September, etc.". The cheque should be attached to The Premium Remittance Summary form (sample attached).
- Information related to new teachers, separations, deaths, etc. should be reported on The Teacher Change Reporting Form.
- The premium must be deducted for the balance of the year from the last salary payment made to him/her for a teacher who terminates his/her contract, takes a leave of absence, or a teacher for whom sick leave pay has expired during the year.

Example: A teacher who terminates in December will have premiums deducted for the month of December and a separation payment of premiums for January to June from the last salary payment.

- If a teacher will be on leave at the beginning of the school year but will be returning during the year, he/she should apply directly to the Commission for coverage prior to September 30. The teacher will pay the entire annual premium directly to the Commission and the board will not make deductions on their return to work. It will be necessary for the board to check with each teacher to determine if he/she has paid his/her own premium.
- If a teacher has been granted sabbatical leave, the school board should deduct insurance premiums.
- If a teacher is receiving SubPlan payments from the school division, insurance premiums should be deducted.
- Do not include insurance payments with superannuation deductions. A separate cheque is required for each as they are separate entities.

Schedule of Premiums September 1, 2004 - June 30, 2005

Insurance Coverage

Term Insurance	\$133,000
AD & D	\$133,000

Teacher Monthly Premium	\$11.58
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Secretary-Treasurer Monthly Premium	\$23.16
-------------------------------------	---------

Teacher Annual Premium	\$115.80
------------------------	----------

Secretary-Treasurer Annual Premium	\$231.60
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Instructions for Completion of the Premium Remittance Summary

This form must be completed monthly and sent with your remittance to the Teachers' Superannuation Commission. The forms are available from our office or from our web site at: www.stsc.gov.sk.ca

Complete all information at the top of the form:

Date - date on which the form is completed.

School Division Number - this is the 6-digit identification number for the school division.

School Division Name - the name of the school division.

Remittance for the Month of - month for which the premiums have been deducted.

A. Number of Teachers Beginning of Month

- last months number of teachers minus any teachers that had separated in the previous month.
- eg. 20 teachers and one separated in the previous month = 19 teachers x the monthly premium.

B. Number of New Teachers Registered

- number of new teachers being registered.
- eg. 3 new teachers this month = 3 teachers x monthly premium.

C. Adjustments for Separations

- number of teachers separating and the number of remaining months left in the school year.
- eg. 2 teachers separating in March, remaining months in the year are 3 months. Therefore, 2 teachers x 3 months x monthly premium.

Adjustments for De-registration

- number of teachers who have been registered but not eligible.
- eg. 1 teacher is registered in November, but now in March you realize they are not eligible (four months of premiums are to be reduced for November, December, January and February). 1 teacher x 4 months x monthly premium - a negative adjustment.

D. Retroactive Adjustments

- number of teachers who require retroactive adjustments for premiums missed (+) or overpayment of premiums (-).
- eg. 1 teacher is being registered in March, but actually started teaching in January (two months of premiums are required for January and February). 1 teacher x 2 months x monthly premium - a positive adjustment.

E. Number of Secretary-Treasurers

- last months number of secretary-treasurers minus any separations in the previous month.
- same calculation as A above.

F. Adjustments for Separations

- number of secretary-treasurers separating and the number of remaining months left in the school year.
- same calculation as C above.

Adjustments for De-registration

- number of secretary-treasurers who have been registered but not eligible. This removes the secretary-treasurer from your count and the monthly premium total.
- same calculation as C above.

G. Retroactive Adjustments

- number of secretary-treasurers who require retroactive adjustments for premiums missed (+) or for an overpayment of premiums (-).
- same calculation as D above.

H. Adjustments

- any amount identified as an overpayment or owing from previous monthly remittance.

I. Total Remittance

- this is the total of A through H for the current month.

Teacher Change Reporting Form

This Teacher Change Reporting Form should be completed for any adjustment calculated in the Premium Remittance Summary Form. The information required includes: teacher name, address, school, SIN, Teaching Certificate No., Reason for the Adjustment (i.e. change in contract status, type of leave, termination) and the applicable dates.

Registration

This record is used to register a teacher or secretary-treasurer becoming eligible for the deduction of life insurance premiums. If you have a teacher or secretary-treasurer joining your school division during the year, please ensure that the teacher or secretary-treasurer has not paid their premium through a previous school division before registering with your division. Please ensure they complete the Group Life Insurance Beneficiary Update Form (available on our website at www.stsc.gov.sk.ca).

De-registration

A de-registration record is used to remove a teacher or secretary-treasurer who has been registered for insurance but isn't eligible.

Separation

A separation record is used each time a teacher separates or terminates their service with a division. The teacher or secretary-treasurer may be taking a leave of absence, retiring, terminating their service or may be deceased.

Premiums must be deducted until the end of the school year for every teacher/secretary-treasurer that separates unless the reason for separation is death. Premiums are required for the month in which the death occurred.

Premium Adjustment

A premium adjustment record is used when an incorrect premium has been paid for a particular teacher/secretary-treasurer. The adjustment amount for the premium is to be reported.

Retroactive Adjustment

The record is used in conjunction with a registration. If a registration is being done in January for a teacher who commenced teaching in November, you must show the premiums for November and December as a retroactive adjustment. Do not deduct retro-active premiums for a teacher unless he/she was eligible and teaching with your division in the months prior to registration.

All applicable information requested on the Teacher Change Reporting Form must be provided.

I.e. Teachers name	Reason for the Adjustment
Address	- contract status
Name of School	- type of leave
Social Insurance Number	- termination
Teaching Certificate Number	Include Applicable Date

Insurance cheques are to be made payable to: **Teachers' Superannuation Commission.**

Enrolment Form

The Teachers' Superannuation Commission and the Saskatchewan Teachers' Federation ask that this form be completed and signed when a new teacher signs a contract with your school division. This is not necessary if the teacher was previously employed under a different school board unless their personal situation has changed. This form is available on our website at www.stsc.gov.sk.ca/forms

Information Change Form

If a teacher has a change in personal information/situation, we ask that this form be completed. The school board is not required to sign this form. The form should be used whenever a teacher has a change of name, address, marital status, dependent information, contract status, etc.

These forms keep all records current and up-to-date for pension, disability, group life insurance, extended health and dental administration. This form is available on our website at www.stsc.gov.sk.ca/forms

Teacher Change Reporting Form

This form has been designed as a replacement for the "Details of Adjustments" portion of the Premium Remittance Summary for the Teachers' Group Life Insurance Plan. As well, the additional information on the form ensures the Extended Health Plan has the pertinent details associated with teachers who take a leave of absence, sick leave, terminate, become disabled, etc. This form is available on our website at www.stsc.gov.sk.ca/forms

Teachers' Dental Plan

A dental plan was implemented effective January 1, 1986 for all teachers employed on a regular or temporary contract under Section 200 of *The Education Act*.

Teachers commencing a contract are eligible for coverage upon completion of 20 days teaching service. The qualifying period will be repeated only after there is a break in service of more than 120 days.

This plan covers spouses and dependents of eligible teachers. There is no deductible required and reimbursement will be made to the teacher for a percentage of eligible dental services incurred up to the Maximum Plan Reimbursement level for those procedure codes covered under the Plan. The teacher has the option to direct the payment for the reimbursement for dental services to the dentist, if it is a service offered by the dental office.

Teachers receiving **disability** benefits under the STF Income Continuance Plan and/or the Teachers' Superannuation Plan shall be eligible for benefits under the dental plan.

No benefits will be continued after termination of a teacher's contract.

Teachers' Dental Plan - Filing a Claim

The teacher will receive a dental claim form from the dental office. It is the responsibility of the teacher to complete Part 2, which begins on the front and continues on the back of the form. When applying for Co-ordination of Benefits under the Teachers' Dental Plan, the dentist should provide the teacher with two completed dental forms. A teacher dental claim form is available from our website at www.stsc.gov.sk.ca/forms

Part 2 of the dental claim form must have:

- the teachers certificate number;
- the teachers current address;
- the spouses dental coverage, if applicable;
- the birth dates of both parents, if applicable; and
- all applicable questions on the back of the form answered fully.

If each School Division could impress upon their teachers the importance of completing claim forms fully, it would expedite the processing procedure.

Part 3 - Employer Portion

This portion is completed only if the teacher is under a temporary contract and has completed the 20 day qualifying period.

General Rules

- Dental claim forms for regular contract teachers are to be forwarded directly to the insurance carrier indicated on the dental claim form.
- The teacher must complete Part 2 and the reverse of the dental claim form when submitting for an estimate as well as for the actual dental claims.
- “Standard” dental claim forms are accepted as long as the Saskatchewan Teachers’ Dental Claim form is attached with Part 2 completed fully.
- Dental offices can also forward dental claims electronically to the insurance carrier if their office has the technology and the correct employee information and I.D.# (Teaching Certificate No.) are included on the form.
- When a teacher visits the dentist and qualifies for co-ordination of benefits, the teacher claim is submitted first to the Teachers’ Dental Plan then to the spouses dental plan with a copy of the statement of benefits attached. The reverse happens if the spouse is the patient.

When a teacher is married to a teacher, co-ordination of benefits is also available. Your dentist should complete two dental claim forms for the Teachers’ Dental Plan, the patient submits first to the Teachers’ Dental Plan, then the spouse would submit to the Teachers’ Dental Plan with a copy of the statement of benefits attached.

- A spouse or common-law spouse means a person of the opposite sex who has cohabited with the teacher for at least 12 months immediately preceding the date on which the dental expense is incurred.
- Where both a legal and common-law spouse exists, coverage on the legal spouse ceases immediately upon the coverage becoming effective on the common-law spouse.
- Verification of Attendance at an Educational Institution is required if a child is age 21 and over but under age 26. A sample of verification is in the dental booklet.
- A Declaration of Dependent Status form is required if a child is age 21 or over who is mentally or physically infirm.
- A child must also be solely dependent on the teacher for support.
- Superannuated teachers are not covered by the dental plan unless they have returned to teach on contract. If he/she has returned to teach under contract, he/she is required to complete the qualifying period prior to being eligible for coverage. They should also complete a Profile, Registration/Update Form when they return to teach.