

EMPLOYEE BENEFITS - TEACHING STAFF

PLAN	BENEFIT	ELIGIBILITY	EMPLOYEE COST	EMPLOYER COST	EFFECTIVE DATE OF PREMIUMS
Group Life Insurance Basic Life (MPSELIP)	200% annual salary	Compulsory for FT/PT and term employees if hired for a period of at least 60 consecutive working days. No waiting period.	0.090¢/1,000 coverage	0.090¢/1,000	1 st day of employment
Optional Life Insurance (MPSELIP)	Available at an additional 100%, 200% or 300% annual earnings.	Optional No waiting period.	0.185¢ /1,000 coverage	N/A	1 st day of employment
Optional Accidental Death & Dismemberment (MPSELIP)	Available in units from \$20,000 (1 unit) to a maximum of \$400,000 (20 units)	Optional Family coverage available No waiting period.	Single: \$0.50 per month/unit Family: \$0.75 per month/unit	N/A	1 st day of employment
Family Life Insurance (MPSELIP)	One Time lump sum payment. Spouse =\$20,000 Dependents =\$10,000	Optional No waiting period	\$5.00 per month		1 st day of employment
Dental Plan (Manitoba Blue Cross)	100% basic coverage 50% major coverage \$1,500 coverage per year per member. Benefit restricted to \$750 in first year if coverage starts later than July 1.	Compulsory unless covered under another plan. If a Term Contract for 60 consecutive teaching days or more (min. .30 FTE). No waiting period.	Single: \$15.90/month Family: \$42.66/month Premium is divided and deducted from each pay in the month	Single: \$15.90/month Family: \$42.66/month	1 st day of employment
Extended Health Plan (Manitoba Blue Cross)	Vision, Ambulance, prescriptions, travel health etc. (please refer to booklet) *Please note that out-of-province teaching staff that live in isolated areas may not be covered by Manitoba medical for emergency patient air transport if they need to be flown to a hospital. In order to be covered, you must have applied for a Manitoba Health Card.**	Compulsory unless covered under another plan for regular full-time or part-time teachers or teachers employed on a Limited Term Contract for 60 consecutive teaching days or more (minimum .30 FTE). No waiting period. Pre-Tax premiums	Single: \$109.50/month Family: \$224.50/month Premium is divided and deducted from each pay in the month.	N/A	1 st day of employment

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Short Term Disability (MTS Disability)	Provides income of 60% pre-disability gross earnings (non-taxable) after accumulated sick leave is exhausted and continues during the qualifying period for Long Term Disability benefits.	Compulsory.	Teachers: 0.25% earnings per pay. * Deducted each pay	N/A	1 st day of employment
Long Term Disability (MTS Disability)	Provides income of 60% pre-disability gross earnings (non-taxable) after 80 working day waiting period or the exhaustion of your sick leave. Benefit ceases at end of school year where teacher turns 60 or has 30 years pensionable service whichever is sooner.	Compulsory.	Teachers: 1.50% earnings per pay. *Deducted each pay	N/A	1 st day of employment
Teachers Retirement Allowance Fund	As per TRAF Act	Teachers only. (Substitute experience may also be credited)	8.8% earnings up to YMPE. 10.4% earnings above YMPE *Deducted each pay. (2024 YMPE \$68,500)	N/A	1 st day of employment
Group RRSP and TFSA (Canada Life)	Daily interest, term deposit or mutual fund retirement savings. *For more information please contact the Pension & Benefits Clerk.	Optional	No Minimum. Maximum determined by Revenue Canada. *Deducted each pay.	N/A	

In the event of any variation between this summary sheet and the provisions of the plan text(s), the plan text(s) shall prevail. Where questions arise regarding interpretation, the plan text(s) shall govern. Frontier School Division retains the right to change benefits and/or cost sharing allocations.