

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

**September 2005**

**CUPE Research**

## Table of Contents

LONG TERM DISABILITY .....	1
GROUP LIFE INSURANCE/AD&D .....	2
DENTAL PLANS .....	3
EXTENDED HEALTH CARE .....	4
COMPARISON OF SASK. SCHOOL BOARD BENEFITS/SHARE OF PREMIUM COSTS, 2005.....	6

## LONG TERM DISABILITY

Carrier / Plan Sponsor	Coverage	Offset	Definition of Disability	Waiting Period	Rehabilitation	Pre-existing Condition Clause
SSBA (Manulife Financial)	<b>Plan A:</b> 75% annual salary, taxable benefit <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  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 waiting 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/ Moose Jaw Public SD	66.67% monthly salary to maximum \$2,000/month or 85% of pre-disability net salary, whichever is less	85%	2 years	120 calendar days	Rehab program may be developed  Benefits reduced by 50% rehab earnings	
Co-operators/ Local 3078 (Sask. Central)	70% monthly salary	85%	2 years own occupation			Exclusions: Any pre-existing medical condition within 90 days prior to being insured
Regina Civic Employees' LTD	(Locals 650, 3766) 65% salary (taxable)	Benefits reduced	1 year and 120 calendar days waiting period	120 calendar days	Rehab employment topped up to 90%  Refusal to participate in rehab 50% reduction in benefit	
Manulife	(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 <b>Plan B:</b> 2 X annual salary (maximum \$350,000)	<b>Plan A:</b> Spouse \$10,000 Child \$5,000 <b>Plan B:</b> Spouse \$5,000 Child \$3,000	Maximum \$350,000 (\$10,000 units)
Co-operators	2 X annual salary (maximum \$350,000) \$5,000 at age 65  (Moose Jaw Public/55) 1 X annual salary to maximum of \$100,000 Age 65+: 50%	Spouse: \$10,000 Child (14 days+): \$5,000 Child (0-14 days): \$500	Maximum \$250,000 (\$10,000 units) life insurance  Maximum \$350,000 AD&D
Manulife	(Regina Public) Option 1: 2 X salary Option 2: 2.5 X salary Option 3: 3 X salary Maximum \$180,000  Retirement benefit of \$1,000 for <10 years of service; \$1,500 for 10+ years service	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	
	(Saskatoon Separate) \$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> 100% diagnostic & preventative; 80% minor restorative & surgical dental work <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)	\$200 suggested	\$1,500 lifetime orthodontics	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	\$400	(Saskatoon Public) \$2,000 annual limit major restorative \$2,000 lifetime orthodontic	At current Provincial Dental Fee Guide rate
	(SaskCentral/3084) (1) Basic restorative: 80% (2) Endodontic & peridontic: 80% (3) Major restorative: 50% (4) Orthodontic: 50%		(SaskCentral/3084) Endodontic & peridontic: \$2,000/yr Major restorative: \$1,500/yr Orthodontic: \$1,500/lifetime	At current Provincial Dental Fee Guide rate
	(Moose Jaw Public/55) <u>Level 1 &amp; 2: 100% (diagnostic, preventive, endodontics &amp; periodontics)</u>		(Moose Jaw Public/55) Level 1 & 2: \$2,000/person/year	At current Provincial Dental Fee Guide rate
Manulife	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 Separate) \$2,000/yr for combined levels 1, II, III, IV \$1,500 lifetime Level V orthodontics  (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
Saskatchewan Teachers' Dental Plan	Preventive: 100% Basic & routine: 85% Major restorative: 60% Orthodontic for dependent children: 50%		\$2,000 maximum orthodontics	At current Provincial Dental Fee Guide rate

**EXTENDED HEALTH CARE**

<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>
SSBA (Manulife Financial)	\$25 annual deductible. <b>Plan A:</b> 80% co-insurance on formulary drugs <b>Plan B:</b> Plan A and 80% non-formulary drugs.	Formulary and non-formulary drugs prescribed by physician.	\$300/person/yr specialists \$300/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 A:</b> \$100,000 coverage <b>Plan B:</b> unlimited coverage	<b>Plan A:</b> \$125/person/2 yrs for eyewear; \$50/person for exam/2 yrs <b>Plan B:</b> \$200/person/2 yrs for eyewear; \$50/person for exam/2 yrs
Co-operators	(Saskatoon Public) No deductible. 70% co-insurance.	Drugs & medicines in formulary drug plan.	\$500/person/yr specialist  \$10,000/year private duty nursing	\$300/yr orthopaedic shoes/appliances \$750/5 yrs hearing aids \$200/lifetime hair pieces	Medical emergency travel assistance	\$150/person/2 yrs for glasses/contacts
Co-operators	(SaskCentral/3084) \$25 deductible employee; \$50 family 100% coverage: hospital, vision, emergency out of Canada care 50% co-insurance: therapeutic equip 80% co-insurance: drugs 80% co-insurance: all other EHC	Drugs with physician's prescription; certain non-prescription drugs; drugs that must be injected	\$500/person/yr specialists  \$10,000/year private duty nursing	\$300/yr orthopaedics \$500/5 yrs hearing aids \$1,000/lifetime speech aids \$200/lifetime hair pieces	\$1,000,000 lifetime max. Max 90 days duration out of country (under age 65)	\$150/2 years glasses/contacts 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
Manulife	(Regina Public) \$25 deductible indiv. \$50 deductible family 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	\$1,000,000 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
	(Saskatoon Separate) \$9.00 per prescription 80% 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	\$100/2yrs glasses or contacts Exam/2 yrs
STF Health Plan	No deductible \$12.00/prescription 100% co-insurance: national formulary drugs 75% co-insurance: special authorization drug expenses 100% co-insurance: ambulance, hospital, private duty nursing, medical travel in Canada & out-of-country care 80%: extended healthcare services and supplies		\$10,000/yr nursing, chiropractor, podiatrist, naturopath, psychologist Speech therapist \$400/yr Massage therapy, acupuncture, & occupational therapy \$200/yr	Hearing aids: \$500/5 yrs Diabetic supplies: \$1,000/yr Orthopedic shoes & orthotics: \$300/yr Outdoor wheelchair ramps: \$2,000/lifetime Hairpieces: \$200 lifetime	Medical travel in Canada: \$2,000/lifetime Out-of-country referral: \$50,000/lifetime	\$250/2yrs One exam/2 yrs Under 21 yrs: one exam/1yr

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, 2005**

<b>Local</b>	<b>School Division</b>	<b>LTD</b>	<b>Group Life</b>	<b>AD &amp; D</b>	<b>EFAP</b>	<b>EHC</b>	<b>Dental</b>	<b>Vision</b>	<b>Sick Leave</b>	<b>Max.Sick Leave</b>	<b>Plan Sponsor</b>
34	Stoon Public	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	176	Cooperators
55	MJ Public	100% EE	50/50	50/50			50/50		20/yr	182.5	Cooperators
55	MJ Sep	100% ER "A"	100% ER "A"	100% ER			50/50 "B"		1.67	182.5	SSBA
650	Regina Public	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER	2	181	Manulife
832-2	Rilling Bus								1.5	75	
832-3	Wakaw	100% EE "D"	100% ER "B"	100% ER "B"	100% ER				1.67	180	SSBA
832-4	Eastland Lakes								1.5	120	
832-5	Parkland	100% EE "B"	100% ER "A"	100% ER		50/50 "B"	100% ER "A"		2	160	SSBA
832-6	Eastland Lakes								1.5	120	
1125	Regina Sep	100% ER "A"	50/50 "B"	50/50		100% ER "B"	100% ER "C"		20/yr	200	SSBA
1660	Battlefords	100% EE "B"	100% ER "A"	100% ER		50/50 "A"	50/50 "A"		2	176	
1948	Stoon Public	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	176	Cooperators
2016	Tisdale								2	160	
2128	Biggar	100% EE "B"	50/50 "B"	50/50	50/50	50/50 "B"	50/50 "C"		1.5	180	SSBA
2128	Biggar (bus dr)	100% EE "B"	50/50 "B"	50/50	50/50	50/50 "B"	50/50 "C"		1.5	180	SSBA
2268	Stoon Sep	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	180	Manulife
2520	Yorkton Reg High	50/50 "A"	50/50 "B"	50/50		50/50 "B"	50/50 "B"	50/50 "A"	STD Plan		SSBA
2554	Melfort-Tiger Lily	100% EE "B"	50/50	50/50	50/50	50/50 "B"	50/50 "A"		1.25	180	SSBA
2583	Gull Lake								1		
2632	Leader	50/50 "A"	50/50 "B"	50/50		50/50 "B"			2	110	SSBA
2739	Kindersley	51% ER "A"	50/50 "B"	50/50 "B"	50/50	50/50 "B"	50/50 "C"		1.67 or 1.5	200	SSBA
2913	PA Separate	100% EE "B"	50/50 "B"	50/50 "B"		50/50 "B"	100% ER "C"		2	180	SSBA
3002	Rosetown	50/50 "A"	50/50 "B"	50/50	100% ER	50/50 "B"	50/50 "C"		1.5	120	SSBA
3006	Hudson Bay	50/50 "A"	50/50	50/50					1.5	120	SSBA

### Comparison of Sask. School Board Benefits/Share of Premium Costs, 2005

Local	School Division	LTD	Group Life	AD & D	EFAP	EHC	Dental	Vision	Sick Leave	Max.Sick Leave	Plan Sponsor
3061	Battle River										
3076	Turtleford S. D.	50/50 "B"	50/50 "B"	50/50	50/50	100% ER "B"	100% ER		2	80	SSBA
3084	Sask Central	50/50	50/50	50/50		50/50	50/50	50/50	2	180	Cooperators
3243	Aspen Grove S. D.								2	125	
3255	St.Gabriel Sep	50/50 "A"	50/50 "B"	50/50	50/50	50/50 "B"	50/50 "C"		2	140	SSBA
3291	Red Coat (Assin)	100% ER "A"	100% ER	100% ER "A"	100% ER				1.5	140	SSBA
3394	Meadow Lake	50/50 "A"	50/50 "B"	50/50			50/50 "B"		2	180	SSBA
3507	Thunder Creek	100% EE "B"	100% EE "A"	100% EE	100% EE	100% ER "B"	100% ER "C"	100% ER "B"	1	75	
3542	Lanigan	100% EE "D"	50% "B"	50/50	50/50	50/50 "B"	50/50 "B"		2	180	SSBA
3610	Melfort - Tiger Lily	50/50 "A"	50/50 "A"	50/50 "A"	50/50				1.5	100	SSBA
3681	Potashville	100% EE "B"	100% ER "A"	100% ER					2	180	
3730	Stoon Sep	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	180	Manulife
3735	Borderland	100% ER "A"	100% ER "A"	100% ER			100% ER "B"		1.5	120/140	SSBA
3759	Tisdale								1	50	
3766	Regina Public	50/50	50/50	50/50	50/50 counsel	100% ER	100% ER	100% ER	20/yr	180	Manulife
3926	Melville Comp	50/50 "B"	50/50 "B"	50/50 "B"	50/50		50/50 "B"	50/50 "B"	1.67	142	
3926	Melville Deer Park	50/50 "B"	50/50 "B"	50/50 "B"	50/50		50/50 "B"	50/50 "B"	1.67	142	
3951	Souris Moose Mtn								1.5	180	
4119	Landswest	50/50 "A"	50/50 "B"	50/50	100% ER	75% ER "B"	75% ER "C"	75% ER "A"	2	160	SSBA
4162	Maple Creek	100% EE "D"	100% ER "B"	100% ER		100% EE "B"	100% EE "B"		1.5	80	
4178	Wakaw	100% EE "D"	100% ER	100% ER	100% ER				1.67	120	SSBA
4188	Eastland Lakes	100% EE "B"	100% ER "B"	100% ER			50/50 "C"	100% EE "A"	2	140	SSBA
4195	Sask Rivers	100% EE "B"	100% EE "B"	100% ER		100% ER "B"	100% ER "C"	100% ER "A"	2	180	SSBA

**Comparison of Sask. School Board Benefits/Share of Premium Costs, 2005**

Local	School Division	LTD	Group Life	AD & D	EFAP	EHC	Dental	Vision	Sick Leave	Max.Sick Leave	Plan Sponsor
4254	Stoon West	100% EE "D"	100% EE "B"	100% ER	100% ER		50/50 "C"		2	180	SSBA
4288	Humboldt High	100% EE "B"	100% EE "B"	100% ER	100% ER	50/50 "B"	50/50 "B"	50/50 "A"	1.5	150	SSBA
4341	Golden Plains								2	180	
4377	Sunrise										
4436	Saskatoon Public	50/50	50/50	50/50	100% ER	100% ER	100% ER	100% ER	2	180	Cooperators
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
4612	Estevan Comp										
4618	St. Henry's Sep										
4699	Lakeview S. D.	100% EE "B"	100% ER "B"	100% ER	100% ER	50/50		50/50 "A"	2	180	SSBA
5252	Qu'Appelle Valley	100% ER "C"	100% ER "A"	100% ER	100% ER	100% ER "B"	100% ER "C"		1.67	180	SSBA
	<b>CODE:</b>					EHC: Extended Health Care plan					
	LTD: Long Term Disability					Sick Leave: number of sick leave days earned per month					
	Group Life: Group Life Insurance					Max: Maximum accumulation of sick leave days					
	AD&D: Accidental Death & Dismemberment					STD: Short-term Disability Plan					
	EFAP: Employee Family Assistance Plan										
						"A" "B" "C" "D": refer to SSBA Benefits Plan A, B, C or D					