

ELIGIBILITY AND PARTICIPATION RULES

September 1, 2022 – August 31, 2023

Health Plan Eligibility Levels:

Each school selects eligibility level at Plan Selection in the spring, to be effective the next September 1.

Plan provisions describe eligible employees as full-time or part-time employees of an eligible School who work at least the required number of hours. For this Plan, full-time employment (100% FTE) is based on a 2000-hour Plan year. This basis is required so that all participants across Canada are treated consistently.

- a. All employees who work **40 percent or more:**
Educational employees who actively work 400 or more classroom hours/year (at least 800 total hours/year).
Non-educational or hourly employees who work 16 hours or more per week (at least 800 hours/year).
See Note “c” below for clarification on educational vs non-educational employees.
- b. All employees who work **50 percent or more:**
Educational employees who actively work 500 or more classroom hours/year (at least 1000 total hours/year).
Non-educational or hourly employees who work 20 hours or more per week (at least 1000 hours/year).
See Note “c” below for clarification on educational vs non-educational employees.
- c. All employees who work **60 percent or more:**
Educational employees who actively work 600 or more classroom hours/year (at least 1200 total hours/year).
Non-educational or hourly employees who work 24 hours or more per week (at least 1200 hours/year).
See Note “c” below for clarification on educational vs non-educational employees.
- d. All employees who work **75 percent or more:**
Educational employees who actively work 750 or more classroom hours/year (at least 1500 total hours/year).
Non-educational or hourly employees who work 30 hours or more per week (at least 1500 hours/year).
See Note “c” below for clarification on educational vs non-educational employees.

Health Plan Eligibility Notes:

- a. Eligibility requirements for the Health Plan are different than the eligibility requirements for the Pension Plan. If your school participates in both Plans, please look carefully at the requirements for each.
- b. Health Plan eligibility is determined by projected employment (not past employment); normal work schedule over 12 months. Eligibility must be determined each year (looking forward).
- c. Educational employees such as lead classroom teachers are considered full-time if they spend at least 1000 hours/year in the classroom with students, with the understanding that additional prep/follow-up work brings the total to at least 2000 hours per year. All other employees are considered as full-time who work at least 40 hours per week (at least 2000 hours per year). To be eligible, employees must work at least the required number of hours for their school’s eligibility level, whether those hours are worked in or out of the classroom.
- d. With a change in employment, an employee may gain or lose eligibility part-way through the year. Contact our office if you have questions or to provide updated employee information.
- e. If employment is uncertain (mid-year hire, covering for a mat leave, not sure whether employment will continue, etc.) schools are advised to determine eligibility with the current information on hand, being consistent with how they treat employees in these types of situations. Please contact us with questions.
- f. If an employee is working at more than one participating school and the combined employment percentage meets the eligibility level at either of the schools, the employee is eligible for coverage. It is up to the employing schools to determine who will enroll the employee and how to handle cost-sharing of premiums.

Health Plan Eligibility Examples:

- a. Adam is hired to work 20 hours per week x 43.5 weeks per year = 870 hours per year.
Projected FTE = 870/2000 hours = 43.5%
- This employee is eligible if your school's eligibility level is 40%.
This employee is not eligible if your school's eligibility level is 50%, 60%, or 75%.
- b. Beth is hired to work 20 hours per week x 50 weeks per year = 1000 hours per year.
Projected FTE = 1000/2000 hours = 50%
- This employee is eligible if your school's eligibility level is 40% or 50%.
The employee is not eligible if your school's eligibility level is 60% or 75%.
- c. Cathy is hired to work 6.5 hours per day x 182 days per year = 1183 hours per year.
Projected FTE = 1183/2000 hours = 59.15%
- This employee is eligible if your school's eligibility level is 40% or 50%.
This employee is not eligible if your school's eligibility level is 60% or 75%.
- d. Daniel is hired to teach 7th grade with a full-time annual contract, working full school days every day, with the understanding that additional hours will be worked evenings, weekends, and summers with grading, prep work, planning, meetings, etc. While a full-time lead classroom teacher may not count actual hours, the estimated total should be at least 2000 hours per year. This employee is eligible at all eligibility levels.
- e. Emma and Evan are hired to job-share the 7th grade teaching position, each working half-time with an annual contract, approximately half of every school day, with the understanding that additional hours for preparation, grading, planning, and meetings, will be worked evenings, weekends, summers, etc. While these teachers may not count actual hours, the estimated total should be at least 1000 per year.
- These employees are eligible if your school's eligibility level is 40% or 50%.
These employees are not eligible if your school's eligibility level is 60% or 75%.

Health Plan Participation Rules:

- a. Eligible employees will participate in Full Benefits unless they are covered by a spouse's employer health and dental plan or their own other employer group plan. To be eligible for extended health/dental, provincial coverage must be in place. Full Benefits include:
- Short-term disability
 - Employee Life (and Dependent Life if applicable)
 - Extended Health
 - Long-term disability
 - Accidental death and dismemberment
 - Dental
- b. Employees who waive extended health and dental coverage because they are covered for health and dental through their spouse's employer plan or their own other employer group plan will participate in Basic Benefits. Provincial coverage is not required for enrolment in Basic Benefits, which include:
- Short-term disability
 - Employee Life (and Dependent Life if applicable)
 - Long-term disability
 - Accidental death and dismemberment
- c. Eligible employees who participate in Full Benefits must select a Flex Plan as offered by the school and indicate single or family coverage.
- d. Coverage begins on the first of the month that coincides with or immediately follows the employee's date of employment/eligibility.

Health Plan Salary Reporting:

- a. The amount expected to be paid annually that must be reported on the T4 tax form; the annual rate of pay.
- b. Equals the total annual salary whether earned over 10 months or 12 months, or
- c. Equals average monthly salary x 12 if earned over a period less than 12 months, such as a mid-year hire.