

2017 - 2018 Payroll Deductions — What do they mean?

Items on Pay stub	Compulsory	Cost		Coverage	Special Notes
		Yours	School Board		
Income Tax Deduction	Yes	100%	-	Federal and provincial income tax required withholdings on employment income and taxable benefits.	Fill out new TD1 Personal Tax Credits Return (Federal) and TD1-BC form no later than seven days after there is a change in your entitlement to personal tax credit amounts.
Employment Insurance	Yes	1.63% up to a maximum of \$836.19	1.4% on your EI premium	Pays when unemployed or on maternity leave, adoption leave or when laid off.	EI may be available to Teachers-on-Call, and laid off teachers. See EI REDUCTION below.
Canada Pension Plan	Yes	4.95% up to a maximum of \$2,564.10	4.95% up to a maximum of \$2,544.30	Pays at retirement, disability, or death, based on Yearly Maximum Pensionable Earnings (YMPE-\$54,900). Also pays lump sum for funeral (maximum \$2,500).	Pension for spouse or orphaned children at death.
Teachers' Pension Plan	Yes	12.5% on \$55,300.00 14% on the remaining salary	12.81% on \$55,300.00 16.13% on the remaining salary	Years of pensionable service x 2% x best 5-year average salary less CPP offset . Last survivor option available. Details are available at www.tpp.pensionsbc.ca	For information contact BCTF or refer to BCTF Members Guide. Watch for RRSP limitations.
PBC-Dental	No	20%	80%	85% Plan A - Basic services. 70% Plan B - Root canals, false teeth, etc. – pre-approval required. 70% Plan C - Orthodontics, life max. \$2,000. – pre-approval required.	Check to be certain all dependents are on your PBC Dental card. Dual coverage permitted when both teachers are within the same bargaining unit. See Article B.11.3i(j). Contact STA Office for information Group #D1570 Pacific Blue Cross: (604) 419-2300 www.pac.bluecross.ca www.bcpseabenefits.ca
PBC-Extended Health Benefits	No	20%	80%	Ambulance, prescription drugs, chiropractor, physiotherapist, glasses, hearing aids, orthopedics, etc. Medex world wide coverage is available.	Check to be certain all dependents are on your PBC Extended Health Card. Group #20036 This plan blends with Pharmacare. Pacific Blue Cross: (604) 419-2600
MSP - Health Insurance BC	No	20%	80%	Medical, surgical, obstetrical services and hospital in B.C.	Group #4200366
Great West Life Academic	Yes	20%	80%	To age 34 - 300% of annual income. 35 - 44 - 250% of annual income. 45 - 54 - 200% of annual income. 55 - 64 - 150% of annual income. 65 & over - 75% of annual income. Single - choice of \$5,000 or as above. (If elected prior to Sept. 1, 1998)	Part-time employees are pro-rated. Also available during leave of absence. Changes as a result of earning changes take effect on the February 1 coinciding with or next following the date of the change in earnings. All changes are subject to an actively at work requirement. Group #20414GLA
Voluntary Life Insurance	No	100%	-	Costs varies with age. Good inexpensive coverage. \$500,000 maximum. Available to spouse.	This voluntary Life Insurance is also available to spouses.
EI Reduction Taxable Benefits	Yes	See note	See note	This money is remitted directly to the Salary Indemnity Fund at the BCTF and partially funds the SIF. This amount shows up in Box 14 and Box 40 of your T-4 and is taxed when you complete your income tax return. In return, since the money was taxed, Revenue Canada does not tax any money received from the Salary Indemnity Fund.	This rebate exists as the Board would pay 2.562% for Employment Insurance, above, if the BCTF Salary Indemnity Fund and the Paid Sick Leave provisions did not exist. The rebate is 5/12 of the difference. Teachers teaching-on-Call are not eligible for Salary Indemnity, so they receive the rebate in cash each pay.

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BCTF Dues	Yes	Teachers: 1.79% of gross salary TOCs: 1.49% of gross salary		1.415% to General Operating Fund 0.260% Collective Bargaining Defense Fund 0.04% Public Education Defence Fund 0.04% to Provincial Bargaining Fund 0.027% to the W.R. Long International Solidarity Fund 0.008% Contingency Fund	Full access to all BCTF work, functions and programmes. Refer to BCTF and STA Policy Book.
STA Dues Professional Dues	Yes	100% (0.62% of gross salary)		Full access to all STA work, functions and programmes. All STA members.	
EFAP Employee & Family Assistance Plan	Yes	20%	80%	EFAP offers confidential professional help for a broad range of personal and employment related problems. Up to 12 counselling hours per year. All Association members and their immediate family members are eligible. Limited coverage for retired members.	Homewood Human Solutions (24/7) 1-800-663-1142
BCTF Salary Indemnity Fund A) Short Term	Yes	0.46% of salary	-	Pays 50% of salary plus the employee's contributions to the Teachers' Pension Plan. Covers the first 120 working days. Benefits are tax free. Not payable during the summer. Apply to BCTF BEFORE you run out of sick leave.	New members and members returning from a long term LOA are not eligible for Long term until they have completed 20 or more days of employment NOT INCLUDING SICK LEAVE. Contact BCTF for further information.
B) Long term	Yes Until factor 88 is reached	1.21% of salary	-	Benefits are 65% of first \$25,000 plus 50% of the next \$40,000 then 40% of the balance. Benefits are tax free and are paid in 12 monthly installments until the member recovers, dies, retires under the Teachers' Pension Plan, reaches the age of 65 or attains age+service=90. Long term disability insurance premium waived while receiving SIF benefits. You receive full pension credit.	You may apply to opt out of the Long Term (increase your take home by 1.2%) at age 64 or upon attaining age+service=88. YOU MUST APPLY BEFORE QUALIFYING AS THIS IS NOT RETROACTIVE. For forms call Income Security at 604-871-2283.
Paid sick leave	-	-	100%	Covers salary and teacher teaching-on-call on days off for illness or injury. Continuing contract teachers have a one time only credit of five sick leave days. Further sick leave will be credited as of the final pay day of each month on the basis of 0.078 sick days for each day worked. (Board actually credits 1.56 days each teaching month.)	It is your responsibility to ensure the correctness of this figure each month. Contact Board Office for information. Teachers Teaching-on-Call: After 20 working days, sick days are credited at .078 for each day worked. (See Article G.20.5.a)
RRSP	No	As set up	-	This is a BCTF registered RRSP. The arrangements are established. Enroll in September at the Board - Payroll office.	This must be calculated with your RRSP Contribution Room each year. (received from the Canada Revenue Agency)

Surrey Teachers' Association
B. C. Teachers' Federation
School District #36(Surrey) Payroll
School District #36(Surrey) Human Resources

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