

# BCTF Group Voluntary Term Life and Accidental Death & Dismemberment Insurance

For teachers with existing coverage under the BCTF  
Payroll Deduction Program



# Premium Rates

## How will my premiums be collected?

For Teachers already insured and participating in the British Columbia School District "Premium by Payroll Deduction" administration plan, if your annual salary is payable over 10 months, the 10-month basis rates apply and premiums for you and/or your spouse will be deducted from your salary in 10 equal amounts. If your salary is paid over 12 months, the 12-month basis rates apply and premiums will be deducted monthly. See next page for complete list of participating school districts.

## Term Life Insurance

### Monthly premium cost per \$10,000

Age as of Jan 1*	10-month basis		12-month basis	
	Non-smoker**	Smoker	Non-smoker**	Smoker
Under 35	\$0.58	\$0.72	\$0.48	\$0.60
35-39	\$0.65	\$0.84	\$0.54	\$0.70
40-44	\$0.92	\$1.20	\$0.77	\$1.00
45-49	\$1.51	\$1.98	\$1.26	\$1.65
50-54	\$2.71	\$3.54	\$2.26	\$2.95
55-59	\$4.34	\$5.64	\$3.62	\$4.70
60-64	\$6.68	\$8.70	\$5.57	\$7.25
65-69†	\$9.52	\$14.40	\$7.93	\$12.00
70-74†	\$16.58	\$21.30	\$13.82	\$17.75
75-79†	\$26.27	\$29.70	\$21.89	\$24.75
80-84†	\$37.79	\$40.54	\$31.49	\$33.78
85	Coverage terminates			

\* Premiums for both the Member and Spouse are based on the Member's age at January 1 each year and will increase as the Member reaches a higher age band.

\*\* Non-smoker rates apply to individuals who, at the time of application, have not used tobacco, nicotine, or cannabis mixed with tobacco in any form whatsoever within the last 12 months and who have provided satisfactory evidence of insurability.

† The oldest age at which you can apply is 64. The premiums for ages 65 to 84 are for renewal of existing coverage only.

Rates are subject to provincial sales tax where applicable.

## Accidental Death & Dismemberment Insurance

### Monthly premium cost per \$10,000

	10-month basis	12-month basis
Member Only Plan	\$0.300	\$0.250
Member and Family Plan‡	\$0.450	\$0.375

‡ If you have the Member and Family Plan, your spouse and children are covered for a percentage of your benefit amount as follows:

Eligible Family Members	Percentage of Member's Benefit Applicable
Spouse only	50%
Spouse and Dependent Children	Spouse 40% Each Dependent Child 10%
Dependent Children only (no Spouse)	Each Dependent Child 15%

## Dependent Child Term Life Insurance

### Monthly premium cost per \$5,000

10-month basis	12-month basis
\$0.90	\$0.75



## Termination

- If you are paid on a 12-month basis, your coverage will terminate on June 30, following your 85th birthday provided that you continue working until the end of the school year.
- If you are paid on a 10-month basis, your coverage will terminate on September 30, following your 85th birthday provided that you continue working until the end of the school year.

## Can I apply for additional coverage?

If you are already insured using the payroll deduction method and you wish to apply for additional coverage, please contact our Client Service Specialists for more information.

## Can I continue my insurance after I retire?

Retiring Members are eligible to continue their own and/or their spouse's Term Life coverage up to age 85. If the Member reaches age 85 first, the spouse's coverage will terminate when the Member's coverage terminates. To change from payroll deduction premium payment method to pay directly to our company instead, please contact our Client Service Specialists for more information.

## Spousal Conversion

If your spouse's Term Life Insurance terminates because they are no longer eligible before age 65, they can convert up to \$200,000 of it to selected individual plans within 31 days of their termination date. This may be done without further evidence of health at smoker rates applicable to their age at the time of conversion.

To convert send the notification to:

### **iA Special Markets**

Industrial Alliance Insurance and  
Financial Services Inc.  
400-988 Broadway W.,  
PO Box 5900, Vancouver BC, V6B 5H6

# List of participating school districts

School District	British Columbia school boards who participate in the "Premium by payroll deduction" administration process	
5	Southeast Kootenay School District	
8	Kootenay Lake School District	
10	Arrow Lakes School District	
19	Revelstoke School District	
22	Vernon School District	
23	Central Okanagan School District	
27	Cariboo-Chilcotin School District	
28	Quesnel School District	
33	Chilliwack School District	
34	Abbotsford School District	
35	Langley School District	
36	Surrey School District	
39	Vancouver School District	
40	New Westminster School District	
42	Maple Ridge-Pitt Meadows School District	
43	Coquitlam School District	
44	North Vancouver School District	
45	West Vancouver School District	
46	Sunshine Coast School District	
47	Powell River School District	
48	Sea to Sky School District	
50	Haida Gwaii/Queen Charlotte School District	
51	Boundary School District	
53	Okanagan Similkameen School District	
54	Bulkley Valley School District	
58	Nicola-Similkameen School District	
59	Peace River South School District	
60	Peace River North School District	
61	Greater Victoria School District	
62	Sooke School District	
64	Gulf Islands School District	
67	Okanagan Skaha School District	
69	Qualicum School District	
70	School District 70 Pacific Rim	
72	Campbell River School District	
73	Kamloops/Thompson School District	
74	Gold Trail School District	
75	Mission School District	
78	Fraser-Cascade School District	
79	Cowichan Valley School District	
82	Coast Mountains School District	
83	North Okanagan-Shuswap School District	
84	Vancouver Island West School District	
87	Stikine School District	
91	Nechako Lakes School District	
92	Nisga'a School District	
93	Conseil scolaire francophone de la Colombie-Britannique	
99	BCTF Admin. Office Employees	

## Questions?

### **We're here to help.**

Contact a Client Service Specialist at  
1 800 266-5667 (toll-free)  
604 737-3802 (Vancouver)  
specialmarkets@ia.ca

Monday to Friday  
6:30 am – 4:30 pm Pacific Time



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