



# **BCTF GROUP VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT**



For teachers with existing coverage under  
the BCTF Payroll Deduction Program

# PREMIUM RATES

## Term Life Insurance

Monthly Premium Cost Monthly Premium 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 <sup>†</sup> | \$9.52              | \$14.40 | \$7.93         | \$12.00 |
| 70–74 <sup>†</sup> | \$16.58             | \$21.30 | \$13.82        | \$17.75 |
| 75–79 <sup>†</sup> | \$26.27             | \$29.70 | \$21.89        | \$24.75 |
| 80–84 <sup>†</sup> | \$37.79             | \$40.54 | \$31.49        | \$33.78 |
| 85                 | Coverage Terminates |         |                |         |

Rates are subject to provincial sales tax where applicable.

\* Premiums for both the member and spouse are based on the member's age at January 1 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.

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

## Accidental Death & Dismemberment Insurance

Monthly Premium Cost Monthly Premium per \$10,000

|                  | 10 MONTH BASIS | 12 MONTH BASIS |
|------------------|----------------|----------------|
| Member Only Plan | \$0.30         | \$0.25         |
| Family Plan*     | \$0.45         | \$0.38         |

\* 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             | % OF MEMBER'S BENEFIT APPLICABLE       |
|-------------------------------------|--|
| Spouse only                         | 50%                                    |
| Spouse and Dependent Children       | Spouse 40%<br>Each Dependent Child 10% |
| Dependent Children only (no Spouse) | Each Dependent Child 15%               |

## 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.

## 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.

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



### **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. 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



## 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](mailto:specialmarkets@ia.ca)

Monday to Friday

6:30 am – 4:30 pm Pacific Time

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