



**COWICHAN VALLEY**  
School District

## **Payroll & Benefits Information** **for Contract Teachers**

### **SALARY**

To calculate what your semi-monthly gross pay will be, please reference your category on the Teacher's salary grid then add your SIP Allowance of 2%. Multiply this figure by your FTE then divide by 20.

Payroll is processed semi-monthly, for the 15<sup>th</sup> and last day of the month. Your pay is direct deposited into your bank account and pay slips are delivered by email to your school district email address. If you need assistance with your email address or password please speak to the School Board Office Receptionist.

Our 12 Month Pay Option is available to teachers who have an appointment which starts in September and is definite to the end of June. Under this plan 16.67% of your net pay is saved for payout during the following summer months. Completed forms must be returned before the end of September in order to enroll.

### **BENEFITS**

Benefits are available to all teachers with an appointment, regardless of the FTE value.

#### **Benefits include:**

**Pension** – Participation in the Teacher Pension Plan (TPP) is mandatory, unless you are currently collecting a TPP Benefit. Your contribution is 11.17%. The board also contributes to the TPP at a rate of 11.30%.

**Basic Life Insurance** – This is an optional benefit to which you may waive coverage if desired. If elected, your coverage value is 3 times your annual salary. The board pays 60% of the premium cost (a taxable benefit to you) and you pay the remaining 40%. It is important that the application for this is returned within 30 days of your first day of work; otherwise you will be required to complete an evidence of insurability application and could be denied coverage due to your health status.

**Optional Life Insurance and AD&D** – Coverage is available for you and/or spouse and children. Coverage is through a BCTF plan with Industrial Alliance Pacific and premiums are 100% paid by the employee. Please see me for further details if you are interested in these benefits.

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**BCTF Salary Indemnity** – Participation in the short & long term disability plan is mandatory. Premiums are currently at a rate of 1.87% of earnings and are paid for by the employees. When leave benefits are paid from the Plan, they are non-taxable to you.

**Extended Health and Dental** – Coverage is through Pacific Blue Cross and premiums are paid 100% by the board. Enrolment is not mandatory. If you are covered under a separate plan for these benefits you are still eligible to enroll in these groups. Dual coverage will provide additional benefits beyond the maximums of one plan. Detailed information about what expenses are covered under the group plans is available through the Pacific Blue Cross “Caresnet” website at [www.pac.bluecross.ca](http://www.pac.bluecross.ca). You will be able to log in once you receive your wallet cards.

**EFAP (Employee & Family Assistance Program)** – This program provides confidential counseling to you and your immediate family. Enrolment is mandatory and the premiums are shared between employees and the Board. The current employee cost is \$3.00 per month. If you would like to utilize the services you can contact Vancouver Island Counselling directly or see myself.

**Other Deductions** - BCTF, CVTF & College of Teacher dues are deducted through the payroll.

If you have any questions about the information above or about any other payroll and benefits details I will be happy to answer them. Please come by my office, call me at 250-748-0321, Local 211 or send me an email at [bheslop@sd79.bc.ca](mailto:bheslop@sd79.bc.ca)



Breanne Heslop  
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