

What happens?

- **When I apply for an approved leave of absence . . .**

You are required to submit a written application to the Human Resources department. You will receive written notification when the leave is approved. Upon approval you will be notified by the payroll department regarding the option to maintain your benefits with the School District for the duration of your leave. Cost is determined by provisions in your Collective Agreement.

During your leave you are unable to make pension contributions. Upon returning from leave you have the option to purchase pensionable service for the period of the leave. Application for purchase of service must be made within 5 years of the end of the leave and prior to termination or retirement. For information regarding purchasing pensionable service, please refer to the link to the pension website.

- **When I return from an approved leave of absence . . .**

If you did not make arrangements to continue any or all of your benefits during your leave, you will be notified by the Payroll Department to complete reinstatement forms. During your leave of absence you were unable to make contributions to your pension plan. You may find it beneficial to purchase your leave. Application for purchase of service must be made within 5 years of the end of the leave and prior to termination or retirement. For information regarding purchasing pensionable service, please refer to the link to the pension website.

- **When I turn age 65 . . .**

If you continue to work after turning age 65, all health benefit plans will remain in effect with the exception of long term disability.

The Long Term Disability Plans will not provide a disability benefit past the age of 65 and therefore no premiums are due.

- **When I wish to retire . . .**

Retirement can seem a bit overwhelming; therefore we recommend you plan well in advance. The Pension Plan website provides an on-line pension estimator so you can plan when the best time will be for you.

When you have made the decision to retire, you are required to submit a letter of retirement to the Human Resources Department. Upon receipt of this letter, you will be notified by the Payroll Department regarding the cancellation of health coverage and any other monies owing as provided in your Collective Agreement.

You will also need to contact the Pension Corporation directly and request a Retirement Package. It is best to request this information as early as 3 to 6 months prior to your retirement date. Once you have received your retirement package and need further clarification, the Benefit Officer for the School District may be able to assist you.

If you are planning to apply for Canada Pension Retirement benefit, you will need to make a separate application through Service Canada. For information, follow the link on the School District's web page.

- **If I become disabled during my employment . . .**

CUPE Staff – continuing employees working more than 15 hrs per week are enrolled in the Joint Early Intervention Service Plan and a Long Term Disability Plan through the Public Education Benefits Trust Agreement. You will continue to receive your normal pay until your accumulated sick leave has been exhausted. You are not eligible to receive a disability benefit until the elimination period of 120 calendar days has been served. For further information, please contact the Benefit Officer for the School District.

Teachers on Contract are enrolled in the BCTF Salary Indemnity Plan. If you have exhausted your sick leave and continue to be disabled, you can make application for Salary Indemnity. Application forms are available at your local union office.

- **When I terminate my employment with the School District . . .**

You are required to submit a letter of resignation to the Human Resources Department. The Payroll Department will process any payments owing with or after your final pay. Your health benefit coverage will terminate the end of the following month of your last day worked.

A termination notice will be sent to the Pension Corporation. You will be contacted directly by the Pension Corporation regarding your available options. For more information, contact the School District Benefit Officer.