



## TEACHER & ASSOCIATE PROFESSIONALS BENEFIT COSTS

**Effective: July 1, 2025 to June 30, 2026: Premiums are subject to carrier rate changes**

<b>Pacific Blue Cross Extended Health</b>	<b>Employee Portion</b>		<b>Employer Portion</b>	
\$159.71 Monthly Premium for Single Coverage	\$39.93	25%	\$119.78	75%
\$287.48 Monthly Premium for Couple Coverage	\$71.87	25%	\$215.61	75%
\$367.33 Monthly Premium for Family Coverage	\$91.83	25%	\$275.50	75%

<b>Pacific Blue Cross Dental</b>	<b>Employee Portion</b>		<b>Employer Portion</b>	
\$98.89 Monthly Premium for Single Coverage	\$19.78	20%	\$79.11	80%
\$178.02 Monthly Premium for Couple Coverage	\$35.60	20%	\$142.42	80%
\$227.47 Monthly Premium for Family Coverage	\$45.49	20%	\$181.98	80%

<b>Manulife - Basic Life</b>	<b>Employee Portion</b>		<b>Employer Portion</b>	
Monthly Premium According to Age & Salary	0.0625	50%	0.0625	50%
<small>*Coverage factor found in Manulife Brochure</small>				
0.125 per \$1,000				
(25% premium holiday in effect: 0.09375)	0.0469		0.0469	

Sample Calculation:				
Annual Salary x Coverage Factor* = Coverage Amount (rounded to the nearest \$1000)				
Monthly Premium = (Rounded Coverage Amount x Current Benefit rate/1000)/2				
Coverage amount: 109,812 x 2.0 = 219,624 ==> 220,000				
Monthly Premium: [220,000 x (0.125/1000)]/2 = <b>\$13.75</b>				

<b>Industrial Alliance - Optional Life</b>	<b>Employee Portion</b>		<b>Employer Portion</b>	
Monthly Premiums Found in Brochure	100%		0%	

***If on a PLOA, or Educ Leave, or Parenthood Leave, or UnPd Medical Lv > 1 year: ALL premiums are 100% employee paid***

For all Benefit inquiries, please contact the Benefits Specialist at  
benefits@sd61.bc.ca