



# TEACHER & ASSOCIATE PROFESSIONALS BENEFIT COSTS

**Effective: July 1, 2026 to June 30, 2027: Premiums are subject to carrier rate changes**

<b>Pacific Blue Cross Extended Health</b>	<b>Employee Portion</b>	<b>Employer Portion</b>
\$205.50 Monthly Premium for Single Coverage	\$51.38 25%	\$154.12 75%
\$369.91 Monthly Premium for Couple Coverage	\$92.48 25%	\$277.43 75%
\$472.66 Monthly Premium for Family Coverage	\$118.17 25%	\$354.49 75%

<b>Pacific Blue Cross Dental</b>	<b>Employee Portion</b>	<b>Employer Portion</b>
\$100.69 Monthly Premium for Single Coverage	\$20.14 20%	\$80.55 80%
\$181.26 Monthly Premium for Couple Coverage	\$36.25 20%	\$145.01 80%
\$231.61 Monthly Premium for Family Coverage	\$46.32 20%	\$185.29 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
	<b>Monthly Premium:</b> [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 Online	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](mailto:benefits@sd61.bc.ca)