



## 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	\$30.83    15%	\$174.67    85%
\$369.91 Monthly Premium for Couple Coverage	\$55.49    15%	\$314.42    85%
\$472.66 Monthly Premium for Family Coverage	\$70.90    15%	\$401.76    85%

<b>Pacific Blue Cross Dental</b>	<b>Employee Portion</b>	<b>Employer Portion</b>
\$100.69 Monthly Premium for Single Coverage	\$15.10    15%	\$85.59    85%
\$181.26 Monthly Premium for Couple Coverage	\$27.19    15%	\$154.07    85%
\$231.61 Monthly Premium for Family Coverage	\$34.74    15%	\$196.87    85%

<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

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