

TEACHER TEACHING ON CALL (TTOC) – Benefits FAQs

Q. What benefits are offered?

A. The follow benefits are offered/covered:

- Extended Health Benefit
- Dental Benefit

Q. When is my coverage effective?

A. Extended Health & Dental coverage is effective the first of the month following 30 days.

Example: If the first day in the job is October 5th, benefits will commence on December 1st.

Q. What is the cost for benefits?

A. TTOC's are responsible for 100% of benefits premium costs. Benefits are invoiced up to July 31st, with a monthly payment plan option, provided the total invoice amount is paid in full no later than June 30th of the current school year. Monthly premium costs are reviewed and adjusted on July 1st each year.

Please contact the Human Resources department for cost details and/or if you are interested in purchasing benefits while working as a TTOC.

Q. When does my coverage end?

A. Coverage is continuous until employment is terminated, and as long as benefits coverage costs are paid. Termination dates are determined on a case-by-case basis, dependent on contract language.

Q. What is Extended Health Benefit and what does it cover?

A. Extended Health Benefit covers many of the medical costs not covered by MSP, such as prescription drugs and paramedical services. Paramedical services include Chiropractic Services, Massage Therapy, Physiotherapy, Naturopathy, Acupuncture, etc.

Vision Care also falls under Extended Health. Extended Health plans have annual limits and exclusions.

For a more comprehensive list of what is covered please visit [School District 27 - BCPSEA Benefits Buying Group](#). Once on this page, select 'SD27-Teachers'.

Q. What is Dental Coverage and what does it cover?

A. Dental coverage is insurance coverage for regular dental costs.

There are 3 plans for Dental:

- Basic – coverage is 100%, based on plan limits.
- Major Restorative – coverage is 60% based on plan limits.
- Orthodontics – coverage is 75% of expenses to a lifetime maximum of \$5000.00.

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Q. Can I take one benefit and waive the other?

A. As a TTOC, yes.

Q. Can I opt out of benefit coverage?

A. An employee may opt out of benefit coverage but will be required to sign a waiver of benefits. They will be advised of the risks associated with opting out of benefit coverage which includes, but is not limited to, coverage restrictions should they change their mind at a later date.

Q. How will my benefits change if I obtain a contract?

A. If an employee is participating in the TTOC benefit plan and then obtains a contract, they will be eligible for employer share benefits the first of the month following 30 days.

If a TTOC benefits invoice has been paid in full, the employee will be reimbursed for the remaining balance of benefits paid.