

SUBSTITUTE TEACHER & CASUAL STAFF MONTHLY PREMIUM RATES

| Premium rates effective September 1, 2017 through August 31, 2018 | | |
|---|---|----------------------|
| PACKAGE | COVERAGE | MONTHLY PREMIUM |
| 1 | \$25,000 Life Insurance \$25,000 Accidental Death & Dismemberment (AD&D) Extended Health Care (EHC) Single With Dental Care Single | \$69.75 \$139.75 |
| 2 | \$25,000 Life Insurance \$25,000 Accidental Death & Dismemberment (AD&D) Extended Health Care (EHC) Family With Dental Care Family | \$158.25 \$323.50 |
| 3 | \$50,000 Life Insurance \$50,000 Accidental Death & Dismemberment (AD&D) Extended Health Care (EHC) Single With Dental Care Single | \$74.25 \$144.25 |
| 4 | \$50,000 Life Insurance \$50,000 Accidental Death & Dismemberment (AD&D) Extended Health Care (EHC) Family | \$162.25 |
| | With Dental Care Family | \$327.50 |

Please Note:

You have 31 days from your hire date to decide if you would like to have benefit coverage. You must complete the "Declaration and Benefits Application for Substitute Teachers and Casual Staff" form and the "Appointment of Beneficiary (ies) forms that are included in your employee package and send them to ASEBP with a void cheque, as you are responsible for paying the premiums. Please refer to the enclosed Benefits for Substitute Teachers and Casual Staff pamphlet for the application process. For further information, visit ASEBP's website: www.asebp.ca or call ASEBP at 1-877-431-4786.

CASUAL STAFF HEALTH COVERGE OPTION

ASEBP Information

- ➤ ASEBP offers similar benefit coverage to substitutes as it does to contracted employees of Lethbridge School District No. 51, except there is no vision coverage.
- ➤ Once the 31 days grace period has lapsed, you can still apply for benefits, but you would be considered a late applicant based on ASEBP's guidelines. Therefore, you will have to complete ASEBP's Evidence of Good Health form when you apply for benefit health coverage. This form can be found on their website under the forms tab. If and when you receive a contract at any time during the school year, Lethbridge School District will pay the premiums up to the end of your contract. If you wish to continue to have benefit coverage, you can request ASEBP to reinstate your benefit coverage plan that you had prior to your contract.
- When you are making your decision whether or not to have benefit coverage, it is important to check with ASEBP to get more details on the package that you are interested in. Request for further information about the extended health care coverage component and the dental coverage component. Make yourself notes of what the package offers you for the premiums that you will be paying. Then call two other providers and ask for a quote based on the information that ASEBP gave you. You will then have an accurate picture to make the right decision.