

---

# Saskatchewan Teachers' Federation

## Remittance Manual





# Contacts and Information

---

## Saskatchewan Teachers' Federation

---

**Terri Davidson**, Accounts Receivable Clerk

- STF membership fees and Income Continuance Plan premium inquiries.

**Jody Richard**, Administration Clerk

- Notification of change of name and/or address.

## Saskatchewan Teachers' Retirement Plan

---

**Barbara Kook**, Associate Manager, Pension Services

- Plan administration/coordination.

**Adam Schultz**, Senior Pension Analyst

**Tracy Stewart**, Pension Analyst

**Art Weber**, Pension Information Specialist

- Board remittances, outstanding balances, member payments in progress.

**Jill Wickenberg**, Senior Pension Specialist

**Shelley Regnier**, Senior Pension Specialist

- Refunds and transfer options, marriage breakdowns, pension estimates, death benefits, reciprocal transfers, purchase of service.

Note:

The above staff are available to answer questions from school boards and teachers. As employers, you are not expected to do extensive counselling. Please ask the teachers to contact the STRP if they have detailed or technical questions.

## Members' Health Plan

---

**Pat Boechler**, Group Benefits Representative

- Benefit information/inquiries, plan administration/coordination.
- Enrolment, teacher change reporting, general information.

## Dr. Stirling McDowell Foundation for Research Into Teaching Inc. (McDowell Foundation)

---

**Catherine Peters**, Administrative Assistant

- Processing and recording of donations, pledge maintenance, forms and instructional updates, receipts, donor correspondence.

## Income Continuance Plan

---

**Tamara Braham**, ICP Claims Administrator

**Stacy Schwindt**, Disability Services Representative

- Benefit information/inquiries/coordination.

**Terry Davidson**, Accounts Receivable Clerk

- ICP premium inquiries.



# Checklist

---

This checklist contains the sequence and timelines for submitting information to the Members' Health Plan, Saskatchewan Teachers' Federation (STF), Saskatchewan Teachers' Retirement Plan (STRP) and McDowell Foundation regarding service, salary, contributions, fees and donations.

## Monthly:

---

Monthly Remittance and Contributions	Remittance of contributions, fees and donations must be received by the STF no later than the 10th calendar day following the last day of the month in which the amounts were deducted.
STRP Monthly Remittance Edit Reports	Adjustments needed as a result of this report should be sent with the next monthly remittance.
Teacher Change Reporting Form	Completed report should be received by the STF no later than the 10th calendar day of each month.

## Year-End Reports:

---

STRP Annual Confirmation Report	This report is sent out after the end of the school year.
STRP Revised Annual Confirmation Report(s)	<p>Upon receipt of adjustments, a revised Annual Confirmation Report will be sent. This report indicates that either further adjustments are required, or it informs the school division that the school year is "clear" and will be closed for that division at that time.</p> <p>The school division will continue to receive a revised Annual Confirmation Report until the school year is "clear."</p> <p>All adjustments should be received by the STRP by the date indicated on the report, or by the next regular remittance if the adjustments require an exchange of funds between the school division and the STRP .</p>

All school boards should attempt to adhere to these timelines as closely as possible.

---

**Saskatchewan Teachers' Federation**  
**Members' Health Plan, Saskatchewan Teachers' Retirement Plan, McDowell Foundation**

2317 Arlington Avenue, Saskatoon, Saskatchewan, S7J 2H8  
Telephone: 306-373-1660  
STF Fax: 306-374-1122    STRP Fax: 306-955-1157

Hours of Operation: 8:30 a.m. to 5:00 p.m. September to June • 8:30 a.m. to 4:00 p.m. July and August



# Contents

---

## Introduction

### General Information

• Purpose .....	1
• Scope and Focus.....	1
• Importance of Remittances for the STF .....	1
• Where to Send Remittances.....	2
• When are Remittances to be Submitted? .....	2
• Uncertified Teachers' Fees Policy .....	2

### Required Documentation

• Fees and Income Continuance Plan Premiums .....	3
• STF Remittance Summary Sheet .....	4
• STRP Current School Year Contributions Form .....	5
• STRP Previous School Years Contributions Form .....	5
• STRP Voluntary Contributions Through Payroll Deduction Form.....	5
• Enrolment .....	5
• Change of Information .....	5
• Teacher Change Reporting .....	5
• Request for Exemption from Membership in the STF and Request for a Donation Through Payroll Deduction to the McDowell Foundation.....	6
• Payroll Deduction Form (McDowell Foundation) .....	6
• Monthly Record of Donations by Payroll Deduction (McDowell Foundation) .....	6
• Termination of Deductions (McDowell Foundation) .....	6
• Listing of LEADS Members Participating in ICP .....	6
• Listing of Substitutes and Monthly Membership Fees .....	6

### Enrolment/Change of Information forms

• Enrolment form .....	7
• Enrolment/Change of Information form .....	8

## STF Membership Fees

### Overview

• Membership.....	1
• Current Membership Fees .....	1

## Income Continuance Plan

### Overview

• General Information .....	1
• Eligibility to Participate.....	1
• Required Premiums .....	2
• Extended Coverage.....	2



# Contents

---

## Saskatchewan Teachers' Retirement Plan

### Overview

• STRP Summary .....	1
• Days in School Year .....	1
• Bump Up Rules .....	1
• Eligibility to Participate .....	1
• Teacher Contributions	
- Required Contributions .....	2
- Voluntary Contributions .....	4
• Methods of Reporting to the STRP .....	5
• Bump Up to Full Year Rule .....	6
• Bump Down to Full Year Rule .....	6

### Supplementary Information for Regional Colleges

• Requirements to Contribute to the STRP .....	7
• Hours in a School Day .....	7
• Days Taught in a Month .....	7
• Daily Salary Rate .....	7

### Reports and Forms

• Current School Year Contributions Form .....	8
• Previous School Years Contributions Form .....	10
• Voluntary Contributions Through Payroll Deduction Form .....	12
• Monthly Remittance Edit Report .....	15
• Annual Confirmation Report .....	18

### Pension Adjustments

• Pension Adjustment Calculations .....	19
• Redetermined Pension Adjustments .....	22

## McDowell Foundation

### Overview

• Charitable Foundation .....	1
• Provincial Collective Bargaining Agreement .....	1
• Eligibility to Participate .....	1

### Calculation of Donations

• Payment Options .....	2
• Special Calculations .....	3

### Issuance of Receipts .....

4

### Forms

• Payroll Deduction Form .....	6
• Locally Developed Payroll Deduction Forms .....	7
• Monthly Record of Donations by Payroll Deduction .....	8
• Terminations of Deductions .....	9
• Seventh-Day Adventists .....	10
• Request for Exemption from Membership .....	11



# Contents

---

## Members' Health Plan

### Overview

- Members' Health Plan Summary ..... 1
- Eligibility to Participate..... 1

### Reporting Requirements

- Enrolment and Change of Information forms ..... 2
- Teacher Change Reporting form ..... 2

### Forms

- Teacher Change Reporting ..... 3
- Enrolment form ..... 4
- Change of Information form..... 5

## Contracts and Calculations

### Summary Charts

- Who Pays Fees, Premiums and Contributions? ..... 1
- Determination of Salary ..... 2

### Full-Time, Full-Year Contracts

- Annual Membership Fees ..... 3
- Contingency Fees ..... 3
- Income Continuance Plan ..... 4
- Saskatchewan Teachers' Retirement Plan..... 5

### Part-Time, Full-Year Contracts (Includes Job-Sharing)

- Annual Membership Fees ..... 7
- Contingency Fees ..... 8
- Income Continuance Plan ..... 8
- Saskatchewan Teachers' Retirement Plan..... 8

### Temporary Contracts

- Annual Membership Fees ..... 10
- Contingency Fees ..... 10
- Income Continuance Plan ..... 10
- Saskatchewan Teachers' Retirement Plan..... 11

### Substitute Teaching

- Annual Membership Fees ..... 12
- Saskatchewan Teachers' Retirement Plan..... 13

### Superannuated Teachers

- Annual Membership Fees ..... 16
- Contingency Fees ..... 16
- Income Continuance Plan ..... 16
- Saskatchewan Teachers' Retirement Plan..... 16



# Contents

---

## Death, Resignations, Terminations

• Annual Membership Fees .....	17
• Contingency Fees .....	17
• Income Continuance Plan .....	18
• Saskatchewan Teachers' Retirement Plan.....	18

## Sabbatical Leave

• Annual Membership Fees .....	19
• Contingency Fees .....	19
• Income Continuance Plan .....	19
• Saskatchewan Teachers' Retirement Plan.....	19

## Maternity Leave/SEB Plan

• Annual Membership Fees .....	20
• Contingency Fees .....	20
• Income Continuance Plan .....	21
• Saskatchewan Teachers' Retirement Plan.....	21

## Unpaid Leave

• Income Continuance Plan .....	25
• Saskatchewan Teachers' Retirement Plan.....	25

## Deferred Salary Leave

• Annual Membership Fees .....	28
• Contingency Fees .....	28
• Income Continuance Plan .....	28
• Saskatchewan Teachers' Retirement Plan.....	28

## Retroactive Pay

• Contingency Fees .....	31
• Income Continuance Plan .....	31
• Saskatchewan Teachers' Retirement Plan.....	31

## Special Allowances

• Contingency Fees .....	35
• Income Continuance Plan .....	35
• Saskatchewan Teachers' Retirement Plan.....	35

## Adjustments

• Contingency Fees .....	37
• Income Continuance Plan .....	37
• Saskatchewan Teachers' Retirement Plan	
- Difference Adjustment/Reversal Adjustment .....	37
- Adjust to Actual Days Taught By Month .....	40
- Bump Up to Full Year Rule .....	41
- Bump Down to Full Year Rule .....	42

## Other

• Seventh-Day Adventists.....	43
• More Than One Rate of Pay .....	43
• Varied School Day in a School Year.....	43



# Contents

---

## Amendments

### Revisions to the Manual

- Updating Your Manual ..... 1
- Amendment Record ..... 2

## Appendices

### Appendix A: Calculations Chart

### Appendix B: Materials Request Form and Copies of Forms







# General Information

---

## Purpose

The purpose of this manual is to assist school divisions, regional colleges and the Federation in meeting individual responsibilities related to the overall administration of Federation remittances. This manual represents only one of the important elements to ensure the effective administration of these remittances. Other elements include ongoing communication, discussion and joint problem-solving between and among the various organizations.

## Scope and Focus

This manual provides information about the following (administered by the Federation):

- Membership fees for teachers.
- Premiums for the Income Continuance Plan (ICP).
- Contributions for the Saskatchewan Teachers' Retirement Plan (STRP).
- Donations, through payroll deduction, to the Dr. Stirling McDowell Foundation for Research into Teaching Inc. (McDowell Foundation).
- Members' Health Plan.

This manual does not provide information about the following group benefit plans which are not administered by the Federation but by the Teachers' Superannuation Commission:

- Teachers' Superannuation Plan.
- Teachers' Superannuation Group Insurance.
- Teachers' Dental Plan.

Information on these plans is contained in a manual prepared by the Teachers' Superannuation Commission. Inquiries about the manual can be directed to: Teachers' Superannuation Commission, 129-3085 Albert Street, Regina, SK, S4S 0B1, Phone: 306-787-6440.

## Importance of Remittances for the STF

The need for accuracy of calculations and the prompt receipt of remittances is crucial for the Federation. The STF has a legal obligation to promptly invest remittances in the ICP and STRP funds. The importance of receiving these remittances cannot be overstressed. The investment of these funds represents a significant generation of income for the benefit funds. This generation of investment income is required to maintain actuarially sound plans as well as keep premium and contribution rates at competitive levels.

Late remittances result in significant income loss due to foregone interest earnings. In addition, in the case of STRP contributions, the Federation is unable to request provincial government matching contributions until we receive the member contributions.

To aid the STF in the accuracy of entering data, please ensure that your reports are legible and dark. A font size of 12 or larger is recommended for reports printed electronically.



# General Information

---

## Where to Send Remittances

All membership fees, ICP premiums, STRP contributions and donations by payroll deduction to the McDowell Foundation, accompanied by the related reconciled documentation, must be sent to:

Saskatchewan Teachers' Federation  
Attn: Accounting Department  
2317 Arlington Avenue  
Saskatoon SK S7J 2H8

Payment of membership fees, ICP premiums, STRP contributions and donations by payroll deduction to the McDowell Foundation can be issued by cheque payable to the Saskatchewan Teachers' Federation, or by electronic funds transfer. STF Remittance Summary Sheet with breakdown (page 6) must accompany the cheque, or be emailed (accounting@stf.sk.ca) if remitting by electronic funds transfer.

## When are Remittances to be Submitted?

All membership fees, ICP premiums, STRP contributions and donations through payroll deduction to the McDowell Foundation, accompanied by the related reconciled documentation, must be received by the Federation **no later than the 10th calendar day following the last day of the month in which they were deducted**. If remitting through WRS, please include the STF Remittance Summary Sheet with breakdown and any backup information for voluntary pension contributions or McDowell donations. If you are not remitting through WRS, please include the STF Remittance Summary Sheet with breakdown and related reconciled documentation for backup.

In some school jurisdictions, substitute teachers are paid the month immediately following the month in which the service was provided. In this situation, the remittances and the applicable supporting documentation must be submitted the same month in which payment occurs. As such, two remittances may still be required, one for the regular payroll and one for the substitute teacher payroll. You must ensure that your STRP remittances indicate the month **worked**, NOT the month **paid**.

If you are unable to provide reconciled supporting documentation to meet the deadline, please send the information which is available accompanied by a cheque based on this information. The reconciled reports with any monetary adjustments should be received prior to the next payroll date.

## Uncertified Teachers' Fees Policy

All persons who teach in Saskatchewan schools regulated by *The Education Act, 1995*, are required to have valid Saskatchewan teacher's certificates.

School boards that employ teachers who have not yet been issued a teacher's certificate are required to deduct and remit all applicable membership fees, ICP premiums and STRP contributions on a monthly basis. Names of teachers waiting to be issued a certificate must be submitted with the remittance(s). If the Federation has not received a certificate number for those teachers within a reasonable period of time, your board will be contacted for more information. In the event the individual is not issued a teacher's certificate, the monies will be refunded.

**Note:**


- If the STRP has not received a valid certificate number within three months of receipt of the first remittance from the school board, monies which have been submitted may be returned to the board.



# Required Documentation

## Fees and Income Continuation Plan Premiums

- This form is used for the month of September or any other such month in which a change in salary becomes effective for all members of the teaching staff (i.e., new contract).
- This form is not necessary if a listing is provided each month identifying:
  - The name, certificate number, social insurance number, school name, annual salary, monthly fee deduction, monthly contingency fee deduction, monthly Income Continuance Plan premium, teaching status (full-time, part-time, temporary, as well as percentage of time teaching if less than 100%).
- Refer to the summary sheet below as well as the sample form in Appendix B.



### Fees and Income Continuance Plan Premiums

2317 Arlington Avenue, Saskatoon, Saskatchewan, Canada S7J 2H8 Telephone: (306) 373-1660 Facsimile: (306) 374-1122

(To be used for reporting for the month of September and any month when many teachers have a change of salary rate.)

Statement of Deduction for Teachers in \_\_\_\_\_ School Division

For Month of 1 \_\_\_\_\_ 20 \_\_\_\_\_

Date: 2 \_\_\_\_\_ 20 \_\_\_\_\_

Name of Teacher	Certificate Number	Social Insurance Number	School Name	Annual Salary	Monthly STF Fee Flat	0.075% of Salary	Monthly ICP Premium	F/T P/T or Temp.	% P/T Only
									<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">3</span>

- 1 – This is the month that information applies to.
- 2 – The date of remittance.
- 3 – Percentage of time member is teaching if less than 100 percent.



# Required Documentation

## STF Remittance Summary Sheet

- Should accompany all remittances (all school jurisdictions).
- Refer to the summary sheet below as well as the sample form in Appendix B.

1 – This is the month that the deductions were taken.

2 – The date of remittance.

3 – Total number of employees for each category of members for which the remittance is prepared.

*All shaded areas are for STF purposes only.*

*Please ensure that one cheque payable to the Saskatchewan Teachers' Federation is issued for all deductions made.*

Statement Information	
Statement of	Board Number
School Division	
for the month of	Date (YY MM DD)
1	2
Fee Breakdown	
STF Membership Fees	Accounting Use Only
STF Annual Fees	\$ 410000 GF
Substitute Teachers' STF Fees	\$ 410'000 GF
Contingency Fees	\$ 410000 CR
Income Continuance Plan (ICP)	\$ 410000 IC
Saskatchewan Teachers' Retirement Plan (STRP)	
Current Year Contributions	\$ 410000 TR
Previous Year Contributions	\$ 410000 TR
Voluntary Contributions	\$ 410005 TR
Dr. Stirling McDowell Foundation for Research into Teaching Inc.	
Donations by Payroll Deduction	\$ 410000 MF
Grand Total	\$ Verified
Fee Payment	
<input type="checkbox"/> Cheque (Total should agree to Grand Total)	\$
Membership Statistics	
Please provide the number of employees for each of the following:	3
<input type="checkbox"/> Full-time teachers	<input type="checkbox"/> Teachers on a temporary contract
<input type="checkbox"/> Part-time teachers teaching greater than or equal to 45%	<input type="checkbox"/> Income Continuance Plan Members
<input type="checkbox"/> Part-time teachers teaching less than 45%	
<b>Please Ensure:</b> <ul style="list-style-type: none"> <li>All remittances of STF membership fees, ICP Premiums, STRP contributions and donations to the McDowell Foundation by payroll deduction should be remitted to: Saskatchewan Teachers' Federation c/o Accounting Department 2317 Arlington Avenue Saskatoon SK S7J 2H8</li> <li>The total of all remittances may be submitted on one cheque made payable to the STF.</li> <li>The STF Remittance Summary Sheet is completed and accompanies all supporting documentation.</li> <li>A separate cheque is issued to pay invoices, special subject council memberships, or registrations.</li> </ul>	
Office Use Only	
Transaction Reference	Acct Per
Due (YY MM DD)	Division Code
Cheque Amount	



# Required Documentation

---

## STRP Current School Year Contributions Form

- Should accompany all remittances to report STRP contributions for each member of the teaching staff for the month (all school divisions), unless data remitted via WRS - then form not required.
- Refer to STRP Chapter, page 8 and Appendix B.

## STRP Previous School Years Contributions Form

- To be used only if an adjustment to STRP contributions applies to a previous school year (all school divisions as required). Not required if data remitted via WRS.
- Refer to STRP Chapter, page 10 and Appendix B.

## STRP Voluntary Contributions Through Payroll Deduction Form

- Should accompany all remittances to report STRP voluntary contributions remitted by a participating employer on behalf of a member (all school divisions as required).
- Refer to STRP Chapter, page 12 and Appendix B.

## Enrolment

- To be completed each time a teacher signs a contract of employment or on the first occasion of substitute teaching in Saskatchewan.
- Refer to Introduction Chapter, page 9 and Appendix B.

## Change of Information

- To be completed by the teacher when there is a change in his or her personal circumstances such as a change of address or the addition of a new dependant. The teacher is responsible for mailing the completed form to the Members' Health Plan.
- Refer to Introduction Chapter, page 10 and Appendix B.

## Teacher Change Reporting

- Should accompany all remittances to report new teachers, change in contract status, leave of absence and termination information. **Note: If there are no changes to report for the month, indicate "no changes" on the form and forward to the Members' Health Plan.**
- Refer to STF Members' Health Plan Chapter, page 3 and Appendix B.



# Required Documentation

---

## **Request for Exemption from Membership in the STF and Request for a Donation Through Payroll Deduction to the McDowell Foundation**

- To be completed by a teacher who is Seventh-Day Adventist and forwarded to the STF.
- Refer to McDowell Foundation Chapter, page 10.

## **Payroll Deduction Form (McDowell Foundation)**

- To be completed by donor to authorize school division to deduct donations to the McDowell Foundation through payroll. Should be completed for original pledge or when a revision to original pledge is made.
- Refer to McDowell Foundation Chapter, page 6.

## **Monthly Record of Donations by Payroll Deduction (McDowell Foundation)**

- To be completed by school division and should accompany all remittances to report payroll deduction of donations to the McDowell Foundation for each participating member of the teaching staff for the month.
- Refer to McDowell Foundation Chapter, page 8.

## **Termination of Deductions (McDowell Foundation)**

- To be completed by school division and should accompany remittance as soon after notification of termination as possible.
- Refer to McDowell Foundation Chapter, page 9.

## **Listing of LEADS Members Participating in ICP**

- To be provided monthly with remittance. This should include:
  - Name, certificate number, social insurance number, annual salary, monthly income continuance premium.

## **Listing of Substitutes and Monthly Membership Fees**

- List to be provided monthly with remittance. This should include:
  - Name, certificate number, social insurance number, annual salary, monthly annual fee deduction.



The Enrolment form is a multi-purpose form used to provide services to, and to enrol teachers in, the pension and group benefits programs. The form should be completed each time a teacher signs a contract of employment, or on the first occasion of substitute teaching in Saskatchewan. The school division completes and signs Section 1 of the Enrolment form, records the name of the teacher in Section 2 and provides it to the teacher for the completion of the remainder of the form. Teachers should mail the form directly to the Members' Health Plan. Information will be provided to the Saskatchewan Teachers' Retirement Plan, if applicable, and the second copy will be forwarded to the Teachers' Superannuation Commission on the teacher's behalf.

- Original is a two-part NCR form.

- 
- # Enrolment
- Instructions:** The Enrolment form must be completed and signed by your school board(s) each time you sign a contract of employment or the first occasion of substitute teaching in Saskatchewan. If you have a change in your personal information, contact status and/or dependent information, please complete a **Change of Information** form, which is available at [www.stf.sk.ca](http://www.stf.sk.ca).
- Return completed form to:**  
STF Members' Health Plan  
2317 Ardington Avenue  
Saskatoon, SK S7J 2H6
- The yellow copy will be forwarded to the Saskatchewan Teachers' Superannuation Commission on your behalf.
- ## To be completed by School Division
- Person Plan Membership ☐ STTP ☐ STSC ☐ Superannuate  
School Division Name \_\_\_\_\_
- School Division Signature \_\_\_\_\_  
Date \_\_\_\_\_
- Date teacher needs plan eligibility requirements
- 20th Teaching Occurrence (DD MM YYYY) \_\_\_\_\_
- Contract Status -  
Check ☐ all that apply
- ☐ Continuing
- ☐ Temporary
- ☐ Replacement
- ☐ Substitute
- Contract Commencement Date (DD MM YYYY) \_\_\_\_\_
- Contract End Date (DD MM YYYY) \_\_\_\_\_
- Not applicable
- Not applicable
- Not applicable
- Not applicable
- Not applicable
- Not applicable
- ## Member Information
- Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Initial \_\_\_\_\_ Preferred Name \_\_\_\_\_
- Gender ☐ Male ☐ Female Date of Birth (DD MM YYYY) \_\_\_\_\_ Social Insurance Number \_\_\_\_\_ Teacher's Certificate Number \_\_\_\_\_
- Home Mailing Address \_\_\_\_\_ Preferred Non-Employer Email Address \_\_\_\_\_
- City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_ Home Phone \_\_\_\_\_
- School Name \_\_\_\_\_ School Phone \_\_\_\_\_
- ## Dependent Information
- To be completed by teachers on a continuing, temporary or replacement contract to enrol eligible dependants in the STF Members' Health Plan and the Teachers' Dental Plan.
- ### Spouse Information
- First Name (and Last Name if different) \_\_\_\_\_
- Date of Birth (DD MM YYYY) \_\_\_\_\_
- Gender ☐ Male ☐ Female
- If your spouse has an Employer Group Plan indicate the coverage provided.
- Health Vision ☐ Single ☐ Spouse ☐ Waived ☐ Family ☐ None ☐ Dental ☐ Single ☐ Spouse ☐ Waived ☐ Family ☐ None
- Health Vision ☐ Single ☐ Spouse ☐ Waived ☐ Family ☐ None ☐ Dental ☐ Single ☐ Spouse ☐ Waived ☐ Family ☐ None
- If your spouse is a teacher, please provide Member Identification Number \_\_\_\_\_
- ### Children Information
- First Name and Last Name (if different) \_\_\_\_\_
- Date of Birth (DD MM YYYY) \_\_\_\_\_
- Gender ☐ Male ☐ Female Full-Time Student? ☐ Yes ☐ No
- \_\_\_\_\_ ☐ Male ☐ Female ☐ Yes ☐ No
- \_\_\_\_\_ ☐ Male ☐ Female ☐ Yes ☐ No
- \_\_\_\_\_ ☐ Male ☐ Female ☐ Yes ☐ No
- \*If dependent child is age 21 or older, attach verification of full-time status at educational institution.
- ### Member Authorization
- I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation obtaining, relating, disclosing, exchanging and using any personal information including personal health information, about me or my dependants ("Information"), at any time, from, to or with others, including STF's affiliates, service suppliers, successors, assigns and other persons, but only for the purpose of furthering or maintaining a current or future relationship between us or between STF and such person, or as may be necessary to provide or improve the services or any of my dependants' entitlement to health, dental, disability, pension and group insurance benefits or any other similar service supplied to me or my dependants by STF, its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of STF providing certain services to me and my dependants and may not be revoked or withdrawn. I agree to immediately notify the STF in writing of any change to the above-listed information.
- Member Signature \_\_\_\_\_ Date signed (DD MM YYYY) \_\_\_\_\_
- \_\_\_\_\_
- August 2015
- TEACH 10000-00-00




# Enrolment/Change of Information forms

## Change of Information Form

The Change of Information form is to be completed by the teacher when there is a change in his or her personal circumstances such as a change in address or the addition of a new dependant. Teachers should mail the completed form to the Members' Health Plan. This helps to avoid any delay in members receiving benefits under group benefits programs and other STF services and also protects the teacher's right to privacy with respect to provision of personal information. Information will be provided to the Saskatchewan Teachers' Retirement Plan, if applicable, and the second copy will be forwarded to the Teachers' Superannuation Commission on the teacher's behalf.

### Notes:

- Original is a two-part NCR form.
- This form is to be completed by the teacher and sent directly by the teacher to the Members' Health Plan.



### Change of Information For Teachers on Contract

**Instructions:** Complete this form when there is a change in your personal information or circumstances, including termination of your contract or retirement. If you are new to teaching in Saskatchewan or have signed a new contract of employment, you must complete an **Enrolment form**, which is available from your employing school board or at [www.stf.sk.ca](http://www.stf.sk.ca) > The STF > Forms & Publications > Membership Information. Please complete the General Information section below and the section(s) applicable to your change of information.

**Note:** You must advise the Saskatchewan Teachers' Superannuation Commission of any changes to your personal information by completing a Teachers' Dental Plan Change of Information form. (See back for details).

**Return completed form to:**  
STF Members' Health Plan  
2217 Arlington Avenue  
Saskatoon SK S7J 2H8

---

**General Information**

Member Identification Number <div style="border-bottom: 1px solid black; width: 100%;"></div>	Social Insurance Number <div style="border-bottom: 1px solid black; width: 100%;"></div>	Teacher's Certificate Number <div style="border-bottom: 1px solid black; width: 100%;"></div>	School Name <div style="border-bottom: 1px solid black; width: 100%;"></div>
Last Name <div style="border-bottom: 1px solid black; width: 100%;"></div>	First Name <div style="border-bottom: 1px solid black; width: 100%;"></div>	Initial <div style="border-bottom: 1px solid black; width: 100%;"></div>	Preferred Name <div style="border-bottom: 1px solid black; width: 100%;"></div>

---

**Employment Status**

☐ On Leave (Please include copy of board letter of approval) ☐ Retirement ☐ Left Employment

Notification of leave from (DD MM YYYY)  to (DD MM YYYY)  Termination of contract effective (DD MM YYYY)

---

**Name/Address**

Member Name Change From/To

Home Mailing Address

Preferred Non-Employer Email Address

City  Province  Postal Code  Home Phone

---

**Dependant Information for Members' Health Plan (See back for definitions)**

Effective Date of Change (DD MM YYYY)  Reason

**Spouse Information**

Add ☐ Change ☐ Remove ☐ First Name (and Last Name if different)  Date of Birth (DD MM YYYY)  Gender ☐ Male ☐ Female

☐ If your spouse has an employer group plan, complete the following:

Check (✓) coverage: Health: ☐ Single ☐ Family ☐ Waived ☐ None Effective Date of Coverage (DD MM YYYY)

Dental: ☐ Single ☐ Family ☐ Waived ☐ None Date Coverage Cancelled (DD MM YYYY)

Waiver: ☐ Single ☐ Family ☐ Waived ☐ None

If your spouse is a teacher, please provide his/her member ID number

---

**Children Information** (\*If dependent child is 21 or older, attach verification of full-time student status from educational institution.)

Add	Change	Remove	First Name (and Last Name if different)	Date of Birth (DD MM YYYY)	Gender	Full-Time Student?	Married or Physically Disabled?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<div style="border-bottom: 1px solid black; width: 100%;"></div>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

---

**Member Authorization**

I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependants ("Information") at any time, from, to or with others, including STF's affiliates, service suppliers, accountants, insurers and other persons, but only for the purpose of furthering or maintaining a current or future relationship between us or between STF and such person, or as may be necessary to determine my or my dependants' entitlement to health, disability, pension and group insurance benefits or any other similar service supplied to me or my dependants by STF, its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of STF providing certain services to me and my dependants and may not be revoked or withdrawn. I agree to immediately notify the STF in writing of any change to the above-stated information.

Member Signature  Date signed (DD MM YYYY)

August 2015



## Membership

All persons employed as teachers in schools organized or continued or receiving or eligible to receive grants pursuant to *The Education Act, 1995* are members of the STF as a condition of their employment.

Employers shall deduct membership fees from the salary of the member and remit to the Federation. For information on remittance deadlines, please see the Introduction Chapter, "*When are Remittances to be Submitted?*," page 2.

## Current Membership Fees

Membership fees are set annually at STF Annual Meeting of Council. For the 2015-16 school year (July 1, 2015 to June 30, 2016) the fees are as follows:

<i>Percentage of days worked in the 197 day school year</i>	<i>Fees charged</i>
<i>Less than 10%</i>	$\frac{\text{No. of days worked based on a 197-day school year}}{197} \times \text{Annual Fee}$ <i>Plus an additional 0.075% of annual salary (Contingency Fee)</i>
<i>10% or more but less than 45%</i>	<i>1/2 annual fee (1/2 of \$807 = \$403.50 per year)</i> <i>Plus an additional 0.075% of annual salary (Contingency Fee)</i>
<i>45% or more</i>	<i>Full annual fee (\$807 per year)</i> <i>Plus an additional 0.075% of annual salary (Contingency Fee)</i>

### Notes:

- Deductions should be made on a 10-month basis (September to June) for teachers receiving salary on a 12-month basis.
- The calculation of membership fees is based on the number of days approved by the minister of education in a school year. Therefore, the conversion of the school days to a 197-day basis should be used when determining the STF annual fees.
- Fees for substitute teachers are pro-rated. For substitute teacher deductions, see the Contracts and Calculations Chapter, page 12.

For examples of calculations of membership and contingency fee deductions, premiums and pension contributions, please refer to the Contracts and Calculations Chapter.







## General Information

The Income Continuance Plan was established by and is operated solely by the Federation. The plan provides the following benefits for participating members:

- Disability income for members who have exhausted all sick leave and have been approved for disability benefits.
- Access to rehabilitative services to support recovery and re-entry into active employment.

## Eligibility to Participate

The *Text of the STF Income Continuance Plan* indicates who is eligible to participate. This includes an individual under the age of 65 who has less than 35 years of pensionable service<sup>1</sup> and is not in receipt of a retirement benefit from the Saskatchewan Teachers' Superannuation Plan, the Saskatchewan Teachers' Retirement Plan, the Municipal Employees' Superannuation Plan, the STF Employees' Pension Plan or any other employment related pension plan registered under provincial or federal legislation, and who:

- Is a member of the Saskatchewan Teachers' Federation and is employed under a contract of employment pursuant to Section 200 of *The Education Act, 1995* on a full- or part-time basis.
- Is employed on a full- or part-time basis by the STF.
- Is a temporary teacher or replacement teacher.
- Is a member of the League of Educational Administrators, Directors and Superintendents (LEADS) and is employed by the Board of Education of a school division or is employed for 30 or more hours<sup>2</sup> per week by LEADS and holds a subsisting certificate of qualification from the Ministry of Education.

To reiterate, the following individuals are not eligible to participate in the Plan:

- Are 65 years of age or older.\*
- Have 35 or more years of pensionable service.
- Are in receipt of retirement benefit from the Saskatchewan Teachers' Superannuation Commission, the Saskatchewan Teachers' Retirement Plan, the Municipal Employees' Superannuation Plan, the STF Employees' Pension Plan or any other employment related pension plan registered under *The Pension Benefits Act, 1992* (Saskatchewan).
- Regional Colleges and Qualified Independent Schools.

\* Premiums are waived for plan participants turning age 64 beginning in the month following the month they attain 64 years of age.

<sup>1</sup> Pensionable service is defined as the years of contributory service credited to the member since the initial enrolment under *The Teachers' Superannuation and Disability Benefits Act*, the Saskatchewan Teachers' Retirement Plan, the Saskatchewan Teachers' Federation Employees' Pension Plan, the Saskatchewan Municipal Employees' Pension Plan or any other employment related pension plan registered under provincial or federal legislation. Pensionable service includes all refunded and terminated service.

<sup>2</sup> While the *Text of the STF Income Continuance Plan* states that persons working less than 30 hours per week are not eligible members, it was never our intent to exclude from membership persons who had been in full-time positions and then reduced their contracts. Our understanding with LEADS is that all members should belong to the Income Continuance Plan, but there needs to be an opportunity for persons working less than 30 hours per week to opt out due to their limited employment situation. We are prepared to provide the option for LEADS members who have reduced their employment time below 30 hours per week to continue to participate in the Income Continuance Plan during the period of employment. Should the person exercise the option to discontinue membership in the plan, then re-enrolment would not be possible unless his or her contract hours once again exceed 30 hours per week.



# Overview

---

## Required Premiums

All members of the Income Continuance Plan shall pay premiums at the rates approved by council. Employers shall deduct premiums from the salary of the members and remit them to the Federation. For information on remittance deadlines, please see the Introduction Chapter, “*When are Remittances to be Submitted?*,” page 2.

Effective July 1, 2013, the Income Continuance Plan premium rate is 1.6 percent of annual salary which is to be remitted on a 10-month basis (September to June). Annual salary includes retroactive pay and special allowances (see the Contracts and Calculations Chapter, page 2).

Examples of what is to be included in salary and examples of calculating contributions for various types of service can be found in the Contracts and Calculations Chapter.

Premiums are not required from members turning age 64 beginning in the month following the month they attain 64 years of age, nor from members who have accrued 35 or more years of pensionable service.

**Notes:**

- During the period of time a member is in receipt of Supplemental Employment Insurance Benefits under Article 8 of the Provincial Collective Bargaining Agreement, for the purpose of calculating ICP premiums, salary is deemed to be the amount the member would have been entitled to receive had he or she been actively teaching during that period of time.
- The plan does not provide for employer payment or re-payment of premiums on behalf of the employee.

## Extended Coverage

Members who are on a board-approved leave of absence must apply directly to the STF for extended coverage within 30 calendar days after the date coverage would otherwise terminate. If coverage is approved by the Federation, the total premium must be prepaid in a lump sum directly to the Federation by the member for the period of the leave.

**Note:**

- Deductions should continue during the period the teacher is in receipt of salary under articles 7 and 8 of the Provincial Collective Bargaining Agreement (sick leave and sub plan benefits).



## STRP Summary

The Saskatchewan Teachers' Retirement Plan commenced effective July 1, 1991. The plan includes all teachers who commenced or will commence teaching after July 1, 1980.

This defined benefit plan was developed by and is solely administered by the Federation. The plan is funded by member contributions, employer contributions and earnings on the investment of these funds. The Federation manages the Pension Fund, with the assistance of professional investment managers.

STRP members pay a monthly contribution to the pension plan based on a percentage of salary. The provincial government pays contributions to the Federation for each contributing member based on rates specified in the provincial collective agreement entered into pursuant to *The Education Act, 1995*.

## Days in School Year

- 200 days prior to the 1993-94 school year.
- 197 days from the 1993-94 school year and onward. For schools with a school day calendar other than 197 days, the Ministry requires the teachers' pension data to be converted to a 197 school day base year.

## Bump Up Rules

- Prior to the 2002-03 school year: 190 day rule.
- 2002-03 school year and onward: 185 day rule.
  - For schools on a varied school calendar, the bump up rule is based on the pension days after converting to the 197 day base school year.

## Eligibility to Participate

In addition to the list under the Contract and Calculations Chapter, "*Who Pays Fees?*," page 1, the following people DO NOT contribute to the STRP:

- Treasurers.
- Secretaries.
- Secretary-Treasurers.
- Teachers who are employed by a school board not in receipt of a school grant.
- Teachers who do not hold a valid Saskatchewan teacher's certificate (contributions must be remitted to the STRP by school boards in respect of teachers who are pending certification – see the Introduction Chapter, page 2, *Uncertified Teachers' Fees Policy*).
- Teachers in First Nations controlled schools.
- Teachers who teach in federal schools.
- Members of the Saskatchewan Teachers' Superannuation Plan (the Formula Plan).
- Teacher aides.
- Superannuated teachers returning to teach.
- Teachers in training.
- For teachers who have attained age 71, contributions must cease by November 30 of the year they turn age 71.

The above may not be a complete list.



# Overview

## Teacher Contributions

### Required Contributions

All teachers who are members of the STRP shall contribute to the fund at the rates approved by council. Employers shall deduct these contributions from the salary of the teacher and remit them to the Federation for deposit into the pension plan fund. (For information on remittance deadlines please see the Introduction Chapter, "When are Remittances to be Submitted?," page 2.) Examples of calculating contributions for various types of service can be found in the Contracts and Calculations Chapter.

STRP contribution rates are integrated with the Canada Pension Plan (CPP) contribution rates. The CPP has a basic exemption called the Year's Basic Exemption (YBE) and a maximum pensionable earnings called the Year's Maximum Pensionable Earnings (YMPE). The Canada Revenue Agency sets these amounts at the beginning of each tax year. The amounts from January 1, 1990 are as follows:

Period	YBE	YMPE	Period	YBE	YMPE
January 1, 1990	\$ 2,800.00	\$ 28,900.00	January 1, 2003	3,500.00	39,900.00
January 1, 1991	3,000.00	30,500.00	January 1, 2004	3,500.00	40,500.00
January 1, 1992	3,200.00	32,200.00	January 1, 2005	3,500.00	41,100.00
January 1, 1993	3,300.00	33,400.00	January 1, 2006	3,500.00	42,100.00
January 1, 1994	3,400.00	34,400.00	January 1, 2007	3,500.00	43,700.00
January 1, 1995	3,400.00	34,900.00	January 1, 2008	3,500.00	44,900.00
January 1, 1996	3,500.00	35,400.00	January 1, 2009	3,500.00	46,300.00
January 1, 1997	3,500.00	35,800.00	January 1, 2010	3,500.00	47,200.00
January 1, 1998	3,500.00	36,900.00	January 1, 2011	3,500.00	48,300.00
January 1, 1999	3,500.00	37,400.00	January 1, 2012	3,500.00	50,100.00
January 1, 2000	3,500.00	37,600.00	January 1, 2013	3,500.00	51,100.00
January 1, 2001	3,500.00	38,300.00	January 1, 2014	3,500.00	52,500.00
January 1, 2002	\$ 3,500.00	\$ 39,100.00	January 1, 2015	3,500.00	53,600.00
			January 1, 2016	3,500.00	54,900.00

STRP contribution rates as a percentage of salary, for those teachers contributing to CPP, are as follows:

For years before July 1, 1994:

Period	Contribution Rate on Earnings Up to the YBE	Contribution Rate on Earnings Between the YBE and YMPE	Contribution Rate on Earnings in Excess of the YMPE
Prior to July 1, 1994	7.85%	6.05%	7.85%



**Saskatchewan Teachers' Retirement Plan**  
**Overview**

For years after June 30, 1994:

Period	Contribution Rate On Earnings Up to the YMPE	Contribution Rate On Earnings In Excess of the YMPE
July 1/94 to June 30/95 inclusive	6.21%	8.04%
July 1/95 to June 30/96 inclusive	6.37%	8.23%
July 1/96 to June 30/97 inclusive	6.53%	8.42%
July 1/97 to June 30/98 inclusive	6.69%	8.61%
July 1/98 to June 30/99 inclusive	6.85%	8.80%
July 1/99 to June 30/11 inclusive	7.00%	9.00%
July 1/12 to June 30/14 inclusive	7.80%	10.00%
July 1/14 to June 30/15 inclusive	9.10%	11.30%
July 1/15 to June 30/16 inclusive	10.20%	12.40%
After July 1/16	11.30%	13.50%

STRP contribution rates as a percentage of salary, for teachers who are CPP exempt, are as follows:

Period	Contribution Rate
Prior to July 1, 1994	7.85%
July 1/94 to June 30/95	8.04%
July 1/95 to June 30/96	8.23%
July 1/96 to June 30/97	8.42%
July 1/97 to June 30/98	8.61%
July 1/98 to June 30/99	8.80%
July 1/99 to June 30/11	9.00%
July 1/11 to June 30/14	10.00%
July 1/14 to June 30/15	11.30%
July 1/15 to June 30/16	12.40%
After June 30/16	13.50%

STRP contribution amounts are calculated using a daily contribution rate. The formulas to calculate the daily contribution rate, when a teacher is integrated with CPP, are as follows:

For years before July 1, 1993:

$$\left( \begin{array}{c} \text{Contribution} \\ \text{rate for earnings} \\ \text{up to the YBE} \end{array} \times \frac{(\text{YBE})}{200} \right) + \left( \begin{array}{c} \text{Contribution} \\ \text{rate for earnings} \\ \text{between the} \\ \text{YBE \& YMPE} \end{array} \times \frac{(\text{YMPE}-\text{YBE})}{200} \right) + \left( \begin{array}{c} \text{Contribution} \\ \text{rate for earnings} \\ \text{in excess of the} \\ \text{YMPE} \end{array} \times \left( \begin{array}{c} \text{Daily} \\ \text{Earnings} \end{array} - \frac{(\text{YMPE})}{200} \right) \right)$$

For years after June 30, 1993

$$\left( \begin{array}{c} \text{Contribution rate for} \\ \text{for earnings up to} \\ \text{the YMPE} \end{array} \times \frac{(\text{YMPE})}{197} \right) + \left( \begin{array}{c} \text{Contribution rate for} \\ \text{earnings in excess of} \\ \text{the YMPE} \end{array} \right) \times \left( \begin{array}{c} \text{Daily} \\ \text{Earnings} \end{array} - \frac{(\text{YMPE})}{197} \right)$$



# Overview

---

## Voluntary Contributions

### Direct Contributions

Each active teacher may make voluntary contributions as may be approved by the Federation and Canada Revenue Agency. The teacher is strongly encouraged to contact the STRP directly so that limitations on voluntary contributions as set out in the *Income Tax Act* can be calculated.

As the employer, it is the school board's responsibility to ensure that a member has not exceeded the maximum CRA pension adjustment limit for any one calendar year. The pension adjustment calculation must include voluntary contributions. If you are unsure of a member's maximum contribution limit, please contact the CRA or have the member contact our office to determine the contribution limit.

Please note that voluntary contributions remitted by an employer are included in the member's pension contributions and pension adjustment for the year for T4 purposes.

### Voluntary Contributions Account

All voluntary contributions deposited in the Pension Fund shall be credited to a teacher's voluntary contribution account(s).



## Methods of Reporting to the STRP

There are two methods of reporting monthly remittances to the STRP. They are *Annualized Days* and *Actual Days*. The *Annualized Days* method is used for teachers who teach a full school year, either full- or part-time. The *Actual Days* method is used for teachers who work less than a full school year.

### Annualized Days

Remittances are received from September to June based on a 19.70 day per month basis ( $197 \text{ days per year} \div 10 \text{ months}$ ) to help make monthly reporting easier. If a teacher is working a percentage contract, multiply their percentage contract by 19.70 days to calculate the days per month. For example, to report on an annualized basis for a teacher with a 50 percent FTE contract the monthly remittances sent in to the STRP would be 9.85 days per month ( $19.70 \times 50 \text{ percent}$ ).

For examples on how to calculate and remit the monthly entries for full-time and part-time teachers, please refer to the Contracts and Calculations Chapter, "*Full-Time, Full-Year Contracts*" or "*Part-Time, Full-Year Contracts*" Section.

### Actual Days

When a teacher works less than a full school year, such as when a teacher terminates their full-year contract mid-year, goes on a leave such as a parenting leave, receives any ICP payment or has a temporary contract for less than a full year, then the actual days method **must** be used. The teacher's service is reported to the STRP based on the actual days taught each month. Reporting in this manner will ensure the teacher receives credit for the total number of teaching days for the term of his or her contract and that the days will be allocated to the proper months.

For an example on how to reclassify days to actual days taught, please refer to the Contracts and Calculations Chapter, "*Adjustments*" Section, "*Adjust to Actual Days Taught by Month*."



# Overview

---

## Bump Up to Full Year Rule

For pension purposes, the school year is considered to be 197 days for all schools. School divisions are required to convert data for teachers that are working in a school day year other than 197 days to 197 days for pension remittances. As of the 2002-03 school year, when a teacher contributes to STRP for at least 185 days but less than 197 days, the teacher's service is to be bumped up to one full year or 197 days. For example, if a teacher makes contributions for 189 days in the 2014-15 school year, the board should collect and remit contributions in 2016 for the eight days.

If a teacher's combined service between two or more school boards (including ICP service and SEB plan service) is 185 days or more, it will be the **responsibility of the last remitting school board** to collect and remit contributions for the bump up. The school board responsible will be notified by the STRP as soon as possible.

When a teacher works less than 185 days in a school year, contributions are required only for the actual number of days worked. The teacher's daily salary is equal to the teacher's actual salary paid divided by the actual number of days taught. Refer to Contracts and Calculations Chapter, "Adjustments" Section, "Bump Up to Full Year Rule."

Please note that days lost due to labour disputes are not eligible to be bumped up as the government does not remit contributions for these days. Members are encouraged to contact the STRP directly regarding the possibility of purchasing pension service lost due to labour disputes.

## Bump Down to Full Year Rule

Currently, a school year is considered to be 197 days and a teacher may never earn more than one year of pensionable service in any one school year. In some situations, it is possible that a teacher has taught more than 197 days in a school year. Many times it's due to the fact that school boards have different school calendars with varying start and end dates, holidays and professional days.

In such circumstances, a "bump down" to 197 days is required. As part of the STRP year-end procedures, because a teacher cannot have more than 197 days, the STRP prepares the bump-down entries in July, before the year end is run. As the school board may be unaware that this situation has occurred for a teacher, the STRP will indicate on the Annual Confirmation Report that the member is now at 197 days and salary/or contributions will need to be adjusted. If a school board must be arbitrarily chosen, it will be the **responsibility of the last remitting school board** to return the bump-down contributions to the teacher. For an example of this situation, please refer to the Contracts and Calculations Chapter, "Adjustments" Section, "Bump Down to Full Year Rule."



## Supplementary Information for Regional Colleges

### Requirements to Contribute to the STRP

If a valid teachers' certificate is required in order for someone to apply for a position, and the job posting and description clearly states that, then the teacher **must** remit to the STRP. This differs from a person who holds a valid Saskatchewan teachers' certificate but does not require it for his or her position.

### Hours in a School Day

For regional colleges, a school day is considered to be instructional time conducted between 9:00 a.m. and 12:00 noon and 1:00 p.m. and 3:30 p.m. Pensionable service is only applicable to the hours in the school day determined above.

It is important to note that service for teaching summer or night classes is not counted as pensionable service.

### Days Taught in a Month

If individual periods of instruction are being taught, these periods are treated as a fraction of a whole day. This fraction is then multiplied by 19.7 to determine the days taught in a month.

$$\frac{\text{No. of hours worked}}{\text{available hours}} \times 19.7 \text{ days}$$

### Daily Salary Rate

If a teacher's salary is based on individual periods of instruction, the daily salary rate is determined by dividing the total salary paid by the days taught.

However, some teachers work a full-year contract that is not equal to 197 days, but instead a few days more than or less than 197 days. In this situation, divide the actual annual salary for that teacher by 197 days to get a new revised daily salary rate based on 197 days. By doing this, you will ensure that you report to the STRP the teacher's full actual annual salary paid to them, without exceeding the maximum number of teaching days allowed or 197 days. Note that this method is used **only** if the teacher has a full year contract with the regional college.

#### **Example**

•A teacher works a full-year contract for a regional college that is 200 days. The teacher's annual salary is \$73,932. His revised daily salary rate for reporting purposes to the STRP would then be:  $\$73,932 \div 197 \text{ days} = \$375.29$ .

*This is the daily salary rate to be used to determine contributions for STRP purposes.*



# Reports and Forms

---

## Current School Year Contributions Form

This form is to be used when remitting deductions to the Federation for the current school year. All regular remittances, as well as adjusting entries for the current school year, are to be completed using this form. If entries are remitted via WRS, no forms are required.

The term "current school year" refers to the period from July 1 to June 30 of the school year we are presently in. For the period July 1, 2015 to June 30, 2016, we will be in the 2015-16 school year. Even though the June remittance may be received up to July 10 of the year, the "*Current School Year Contributions*" form is still used, to respect the time lag in reporting information to the STRP.

A complete description of each area of the form is on the following page.



## Reports and Forms

- [illegible]

- Total the codes for all pages used – not for each individual page.



# Reports and Forms

---

## Previous School Years Contributions Form

This form is to be used when adjustments need to be made to a previous school year that are not being remitted via WRS.

The term “previous school year” refers to the period from July 1 to June 30 of any school year prior to the one we are presently in. As of July 1, 2015, we are in the 2015-16 school year, so any period from July 1 to June 30 prior to the current school year is a previous school year. For example:

- July 1, 2014 to June 30, 2015 is a previous school year.

Please ensure you properly indicate which **school year**, not calendar year, you wish to adjust on this form. You can use one of the following abbreviations to indicate the school year:

- “2014-15” or “2015” for the 2014-15 school year.

A complete description of each area of the form is on the following page.



# Saskatchewan Teachers' Retirement Plan

## Reports and Forms

- 1 – Indicate the year which is being adjusted. Please list as a school year (i.e. 2014-15).
- 2 – Indicate the total number of entries per page. Ensure that each entry is counted, even if a teacher is listed more than once.
- 3 – Total Employment Type for all pages used – not for each individual page.
  - F – *Full-Time* – Is used for a full-time teacher with no days deducted from salary for this reporting period.
  - P – *Part-Time* – Is used for part-time contract teachers.
  - S – *Substitute* – Is used for substitute teachers.
  - X – *Full-Time, Unpaid Leave* – Is used for a full-time employee who had days deducted from salary during this reporting period.
- 4 – Indicate by code (F, P, S, X) what type of teacher each entry is (see explanation under 3).
- 5 – Indicate by code (0, 1, 4, 5, 6, 7, 8) what type of teacher each entry is (see explanation under 10).
- 6 – Report the difference between what was previously reported and the correct salary.
- 7 – To be adjusted when reporting error has occurred. If adjusting entry relates to retroactive pay or bonuses/allowances – no adjustment is needed for days.
- 8 – Report the difference between what was previously reported and correct contributions.
- 9 – Total the salary, days taught and contributions for all pages used – not for each individual page.
- 10 – These codes are used to distinguish the rate of calculation.
  - 0 – *Regular teacher* – Is used for full-time, part-time, substitutes and all others whose contributions are integrated with CPP.
    - 1 – *Superannuate* – Is used for a superannuated teacher who has returned to teaching. There should be no deductions – but salary and days taught should be reported.
  - 4 – *Sabbatical* – Is used for teachers on sabbatical who are continuing contributions.
  - 5 – *Deferral Period* – Is used for teachers who are teaching but deferring income and receiving a reduced salary under a deferred salary leave plan.
  - 6 – *Not Contributing to CPP* – Is used for teachers belonging to religious orders who have taken a vow of perpetual poverty (i.e., a Sister); or a teacher that is between 65 and 71, and who is receiving a CPP or QPP retirement pension, and has filed an election with CRA to stop paying CPP contributions.
  - 7 – *Maternity SEB Plan* – Is used for teachers who receive benefits under the Supplemental Employment Benefits (SEB) Plan.
  - 8 – *Deferred Leave Period* – Is used for teachers on the leave portion of a deferred salary leave plan who are continuing contributions.

[illegible]

Total codes for all pages used – not for each individual page.

**Note:** Effective 2012, if a teacher is under age 65 and is working, CPP contributions are mandatory.

**General Information:** This form is used when making contribution adjustments for all years prior to the current school year.



# Reports and Forms

---

## Voluntary Contributions Through Payroll Deduction Form

The Authorization for Voluntary Contributions Through Payroll Deductions form is to be completed by a teacher to authorize the deduction from payroll of voluntary contributions. Please note: only teachers actively teaching under contract may make voluntary contributions. These voluntary contributions are then remitted to STRP by the employer on behalf of the teacher. Once completed and signed, the teacher should return the form to the board. Copies are to be distributed as follows:

White Copy:	Retained by School Board
Pink Copy:	Retained by Teacher
Yellow Copy:	Sent to STRP

A complete description of all areas to be completed is on the following page.

The Voluntary Contributions Through Payroll Deduction form must accompany remittances of voluntary contributions to the STRP. A complete description of all areas to be completed is on the following pages.


When preparing the teacher's T4, the voluntary contributions remitted for the tax year must be included with the regular STRP contributions in Box 20. They must also be added to the regular service pension adjustment value to calculate the total pension adjustment to be reported for the teacher.



# Saskatchewan Teachers' Retirement Plan

## Reports and Forms

- 1 – Date teacher has completed the form.
- 2 – Signature of contributing teacher upon completion of the form.
- 3 – Address where teacher can be contacted.



### Authorization for Voluntary Contributions Through Payroll Deductions

2317 Arlington Avenue, Saskatoon SK, Canada S7J 2N8 Phone: 306-373-1880 Toll Free: 1-800-687-7782 Fax: 306-955-1157

1. First Name

Initial

Last Name

request that the Name of Employer remit \$ per month to the Saskatchewan Teachers' Retirement Plan to be credited to my voluntary contribution account (based on a 10-month school year).

1. My Social Insurance Number is

2. My valid Saskatchewan Teacher's Certificate Number is

3. I understand that the following rules will apply:  
I cannot withdraw my voluntary contributions until:  
a) I have retired under the STRP, or  
b) After a four-month waiting period from the latter of the date:  
i) I last taught (including substitute service), was under contract or was receiving ICP benefits, or  
ii) have terminated from the Plan.  
Voluntary contributions cannot exceed the maximum which is deductible from taxable income under the Income Tax Act.  
The deadline for making contributions is December 31 of the taxation year.

4. I understand that I must provide at least 30 days notice in writing to my employer should I wish to stop making voluntary payments.

Teacher's Signature

Date (DD MM YY)

Teacher's Mailing Address

City/Town Province Postal Code Teacher's Telephone Number

October 2015

0736-01-0000



# Saskatchewan Teachers' Retirement Plan

## Reports and Forms

- Note:** Effective 2012, if a teacher is under age 65 and is working, CPP contributions are mandatory.

**General Information:** This form is used for all voluntary contributions remitted by the employer on behalf of the teacher.

[illegible]



## **Monthly Remittance Edit Report**

This report is provided to school jurisdictions to assist with making appropriate adjustments from month to month. It includes:

### **Monthly Remittance Edit Report**

This report lists all entries that require information and/or adjustments. All problems are listed above each entry and a solution is provided on how to clear up the problems. A list of the types of edit messages, the reason for the message and how to handle them are on the following pages.

### **Monthly Remittance Summary**

This report lists all entries where a variance occurs for a teacher for that month.

All adjustments are to be submitted in the same format as the Current School Year Contributions form and can be included on your next WRS remittance. You may use your own computer-generated form (using the same format as the printed form) or you can obtain this form from the STF website ([www.stf.sk.ca](http://www.stf.sk.ca)) or contact the STRP if you do not have a supply.

Include the adjustments with your next regular remittance and send or withhold the appropriate amount of contributions. If the adjustments do not require funds to be sent with or withheld from your next remittance, you may fax the adjustments to the STRP.



# Reports and Forms

## How To Interpret Monthly Remittance Edit Messages

Edit Message	Reason	How to Handle
Birth Date, Sex or Member Status is Missing	Data was missing on the Enrolment form submitted, or an Enrolment form was not received.	Have the teacher complete and send in a new Enrolment form or Change of Information form, whichever is appropriate.
Certificate Number is Missing	We do not have a valid certificate number for this teacher.	Call, fax or email the STRP and provide the number once the teacher receives it from the Ministry of Education.
Current Year Adjustment, no matching record	Entry was sent with a record type of 20, but no previous entry was received with the same employment type for this month to which an adjustment can be made.	Either change the record type to a 10 (initial entry) or check month, employment type, etc., for the adjusting entry to ensure it matches the initial entry.
CPP Code is 4	An entry was submitted with a CPP Code 4.	Please confirm with STRP that this teacher is on sabbatical leave.
Days Remitted > Maximum Number of Days in School Year	The maximum number of days in a school year is 197.	The days must be reduced to bring them down to the maximum of 197 per year.
Dummy Certificate Number	The certificate number is invalid.	Call, fax or email the STRP and provide the number once the teacher receives it from the Ministry of Education.
Dummy S.I.N.	A dummy S.I.N. was used on the report, such as the first two characters of the S.I.N. are 97, 99 or 00 which indicates the S.I.N. is a dummy number.	Obtain correct S.I.N. and fax to STRP by entering correct S.I.N. on edit report.
Duplicated Remittance	The same entry has been received twice.	Check the month indicated and if the data is correct the second entry should have a record type of 20.
Employment Type is Invalid	A blank space or incorrect employment type has been used.	Use only those codes as described on the Current or Previous School Year Contributions forms. DO NOT leave fields blank.
Invalid School Year	School Year is invalid.	Check School Year.



**Saskatchewan Teachers' Retirement Plan**  
**Reports and Forms**

**How To Interpret Monthly Remittance Edit Messages, continued**

<b>Edit Message</b>	<b>Reason</b>	<b>How to Handle</b>
Invalid S.I.N.	The S.I.N. is not valid.	Check to ensure the S.I.N. has been correctly reported. Send in a new Information Change form for corrected S.I.N.
Member has withdrawn all benefits from the Plan	Member has withdrawn benefits from the Plan for the period in question; therefore, an adjustment is not allowed.	Reverse entry and return funds to teacher.
Member in Formula Plan	The teacher listed has had contributions sent to the wrong pension plan.	Prepare a reversal adjustment to reverse the member from STRP's records and deduct from the next month's remittance. Send remittance and contributions to the Teachers' Superannuation Commission in Regina.
Member has Superannuated	According to our records, the teacher has superannuated.	Return funds to teacher.
Member Status Not Active	Member had terminated in the past and has now come back to teaching.	Have the teacher complete and send in a new Enrolment form.
New Teacher, No Record Found	No information has been received for this teacher.	Have the teacher complete and send in an Enrolment form.
Record Type is 10, must have Salary, Days and Contributions	An entry was sent in with a record type of 10, but either the salary, days or contribution amount was blank, or the entry was not the first entry for that month and it should have had a record type of 20.	Provide the missing information or the correct record type.
Salary, Days or Contributions will go Negative	If this entry is posted, it will make salary, days and/or contributions be reported as a negative.	Check entry and provide the necessary adjustments.
Surname Mismatch	The surname reported does not match the name listed in the STRP computer system.	Check the remittance report to ensure that the correct S.I.N. and name have been submitted. If a teacher has changed his/her name, please have the teacher complete and send in an Information Change form.



## Saskatchewan Teachers' Retirement Plan

# Reports and Forms

---

### **Annual Confirmation Report**

This report is sent to school jurisdictions after the end of the school year. It includes:

### **Annual Remittance Confirmation**

This report contains the remittance information received from the school board for each remitting teacher, along with a summary of the remittance information received for the entire school year.

### **Annual Remittance History**

A posting history is provided for each teacher who has a variance or where an adjustment is needed. All entries submitted for the school year to the STRP are listed for that teacher.

All adjustments are to be submitted in the same format as the Previous School Years Contributions form unless remitted via WRS. You may use your own computer-generated forms (using the same format as the printed form) or you can obtain this form from the Federation website, [www.stf.sk.ca](http://www.stf.sk.ca) or contact the STRP if you do not have a supply.

Include the adjustments with your next regular remittance and send or withhold the appropriate amount of contributions. If the adjustments do not require funds to be sent with or withheld from your next remittance, you may fax the adjustments to the STRP.



# Saskatchewan Teachers' Retirement Plan

## Pension Adjustments

---

### Pension Adjustment Calculations

All employers who participate in a Registered Pension Plan (RPP) must calculate a Pension Adjustment (PA) for each employee contributing to the plan. Generally, the employer has to report the Pension Adjustment for each employee to the Canada Revenue Agency (CRA) on a T4 slip by the last day of February each year. It is the responsibility of the employer to ensure the total Pension Adjustment value reported for a member does not exceed the limits established by the CRA.

You will need the following information to calculate Pension Adjustments for members of the Saskatchewan Teachers' Retirement Plan:

Plan Registration Number:	0689075
Type of Pension Plan:	Defined Benefit, Multi-Employer Plan (MEP)
Lifetime Benefit Formula for members who contribute to Canada Pension Plan:	1.3% up to YMPE; 2.0% on amounts over YMPE
Lifetime Benefit Formula for members who do not contribute to Canada Pension Plan:	2.0%

The following is a brief overview of definitions, how to calculate Pension Adjustments and redetermined Pension Adjustments and examples. Please contact the CRA for more detailed information or refer to the Pension Adjustment Guide issued by them. This brochure can be ordered from CRA over the phone or can be downloaded from their website (<http://www.cra-arc.gc.ca/E/pub/tg/t4084/t4084-08e.pdf>).

### Definitions

#### *Annualized Salary*

Annualized Salary is the salary based on the annual rate of pay for a full-time equivalent position.

#### *Pensionable Service*

Pensionable Service is the amount of service to be credited under the plan for pension benefit purposes in respect of a calendar year. For teachers who work less than full-time, pensionable service should be expressed as a percentage of a full-time equivalent.

#### *Benefit Earned*

The benefit earned is the portion of a member's pension that is considered to have accrued during the year. This would generally be calculated by multiplying the plan's formula for the lifetime benefit by the member's pensionable earnings. A teacher's benefit earned is calculated as follows:

For members contributing to the Canada Pension Plan:

$$\begin{aligned} & .013 \times \text{Annualized Salary up to the YMPE} \times \text{Pensionable Service for the year} \\ & \text{plus} \\ & .020 \times \text{Annualized Salary over the YMPE} \times \text{Pensionable Service for the year} \end{aligned}$$

For members not contributing to the Canada Pension Plan:

$$.020 \times \text{Annualized Salary} \times \text{Pensionable Service for the year}$$



## Saskatchewan Teachers' Retirement Plan

# Pension Adjustments

---

### *Pension Credit Formula*

Use the pension credit formula to arrive at the pension credit for a defined benefit provision of an RPP. Multiply the benefit earned by nine and then subtract the Pension Adjustment offset. If the calculation results in a negative amount, the pension credit is nil.

$$(9 \times \text{Benefit Earned}) - (\$600 \times \text{Pensionable Service for the Year})$$

### *Pension Adjustment*

The Pension Adjustment is an individual's total pension credits for the year from the Saskatchewan Teachers' Retirement Plan.

## **Specific Situations**

### *Death*

A Pension Adjustment is not required in the year of death.

### *Leaves*

If the teacher elects to contribute to the STRP while on leave, the Pension Adjustment will be based on the salary reported to the STRP for pension purposes. If the teacher elects not to contribute to the STRP while on leave, a Pension Adjustment is not required for the period on leave.

### *Retirements*

If a teacher retires during the year, a Pension Adjustment is required for the period of time the teacher was teaching. If a teacher returns to teaching while in receipt of a retirement allowance from the STRP, a Pension Adjustment is not calculated for the post retirement period as the teacher is not making contributions to the STRP.

### *Settlements*

Settlements, such as redundancy pay, unless stated in the teacher's Mutual Agreement of Termination, are not included in the annualized salary for pension purposes. Therefore, these settlements are not included in the Pension Adjustment calculation.

### *Teachers Receiving ICP Benefits*

The STRP will calculate the Pension Adjustment for the period of time the teacher was receiving benefits from the Income Continuance Plan.

### *Voluntary Contributions*

Voluntary contributions will have an impact on the Pension Adjustment. The Pension Adjustment for the tax year will equal the sum of the defined benefit Pension Adjustment and the voluntary contributions remitted for that tax year.

If voluntary contributions are remitted by the employer, it is the responsibility of the employer to calculate the Pension Adjustment relating to those voluntary contributions.

If voluntary contributions are remitted directly by the member to the STRP, the STRP will calculate the Pension Adjustment relating to those voluntary contributions.



## Saskatchewan Teachers' Retirement Plan

# Pension Adjustments

---

### Examples

Please note the examples below are calculated using the January 1, 2015 YMPE. Please see the STRP Chapter, page 2 for the YMPE amounts from January 1, 1990 and onward.

#### Full-time Teacher, annual rate \$73,932

Benefit Earned:

$$\begin{aligned}.013 \times \$53,600.00 \times 197/197 &= \$696.80 \\ .020 \times \$20,332.00 \times 197/197 &= \underline{\$406.64} \\ &= \$1,103.44\end{aligned}$$

Pension Credit:

$$(9 \times \$1,103.44) - (\$600.00 \times 197/197) = \$9,330.96$$

#### Part-time Teacher 50 percent, annual rate \$73,932

Benefit Earned:

$$\begin{aligned}.013 \times \$53,600.00 \times 98.5/197 &= \$348.40 \\ .020 \times \$20,332.00 \times 98.5/197 &= \underline{\$203.32} \\ &= \$551.72\end{aligned}$$

Pension Credit:

$$(9 \times \$551.72) - (\$600.00 \times 98.5/197) = \$4,665.48$$

#### Substitute Teacher, annual rate \$73,932

(taught 28 days in the spring term and 30 days in the fall term)

Benefit Earned:

$$\begin{aligned}.013 \times \$53,600.00 \times 58/197 &= \$205.15 \\ .020 \times \$20,332.00 \times 58/197 &= \underline{\$119.72} \\ &= \$324.87\end{aligned}$$

Pension Credit:

$$(9 \times \$324.87) - (\$600.00 \times 58/197) = \$2,747.18$$

#### Part-time Teacher 50 percent, annual rate \$73,932

#### Substitute Teacher, annual rate \$39,400

(substitute taught 28 days in the fall term)

Pension credit for part-time service:

Benefit Earned:

$$\begin{aligned}.013 \times \$53,600.00 \times 98.5/197 &= \$348.40 \\ .020 \times \$20,332.00 \times 98.5/197 &= \underline{\$203.32} \\ &= \$551.72\end{aligned}$$

Pension Credit:

$$(9 \times \$551.72) - (\$600.00 \times 98.5/197) = \$4,665.48$$

Pension credit for substitute service:

Benefit Earned:

$$.013 \times \$39,400.00 \times 28/197 = \$72.80$$

Pension Credit:

$$(9 \times \$72.80) - (\$600.00 \times 28/197) = \$569.92$$

#### TOTAL Pension Adjustment:

$$\$4,665.48 + \$569.92 = \$5,235.40$$



## Saskatchewan Teachers' Retirement Plan

# Pension Adjustments

---

### **Full-time Teacher exempt from CPP, annual rate \$45,000**

*Benefit Earned:*

$$.020 \times \$45,000.00 \times 197/197 = \$900.00$$

*Pension Credit:*

$$(9 \times \$900.00) - (\$600.00 \times 197/197) = \$7,500.00$$

### **Full-time Teacher exempt from CPP, annual rate \$73,932**

*Benefit Earned:*

$$.020 \times \$73,932.00 \times 197/197 = \$1,478.64$$

*Pension Credit:*

$$(9 \times \$1,478.64) - (\$600.00 \times 197/197) = \$12,707.76$$

### **Part-time Teacher 50 percent, exempt from CPP, annual rate \$73,932**

*Benefit Earned:*

$$.020 \times \$73,932.00 \times 98.5/197 = \$739.32$$

*Pension Credit:*

$$(9 \times \$739.32) - (\$600.00 \times 98.5/197) = \$6,353.88$$

## Redetermined Pension Adjustments

The Saskatchewan Teachers' Retirement Plan may contact a school board to request calculation and submission of a "redetermined Pension Adjustment" to the CRA for specified years. If a member purchases a leave for pension credit directly from the plan administrator and the purchase has taken place by April 30 of the year following the year in which the leave has ended, the *Income Tax Act* requires the employer to redetermine the Pension Adjustment.

A redetermined Pension Adjustment for a year, under a defined benefit provision of a plan, is the Pension Adjustment for that year recalculated to include the retroactive benefits (i.e., purchased service). In other words, it is the total of the Pension Adjustment (as originally reported for the year) and the additional Pension Adjustment resulting from the retroactive benefits or purchased service. If the T4 slip for a specified year has not been calculated and submitted, calculate the Pension Adjustment in the normal way but include the purchased service in the calculation. If the Pension Adjustment has already been calculated and submitted for the specified year, calculate and submit a redetermined Pension Adjustment to the CRA. The STRP will provide the school board with the information required to calculate the redetermined Pension Adjustment.

**The employer must file an amended T4 or T4A Supplementary, for each year that a redetermined Pension Adjustment is calculated, within 60 days of the date of the retroactive contribution.**



Saskatchewan Teachers' Retirement Plan

# Pension Adjustments

---

**Example**

*Purchase of spring, 2015 leave:*

*days = 80.6, salary = \$29,130.56, annualized salary = \$71,200.00*

*Actual teaching service for the calendar year of 2015:*

*days = 78.6, salary = \$28,947.54, annualized salary = \$72,553.00*

*A teacher purchases maternity service on January 31, 2016 for a leave taken during the 2015 spring term.*

*The STRP contacts the school board on February 5, 2016 with the pertinent purchase information. The T4s have already been submitted to the CRA. The redetermined Pension Adjustment is calculated as follows:*

*Annualized salary*

$$\begin{aligned} &= ((\$29,130.56 + \$28,947.54)/159.2 \text{ days}) \times 197 \text{ days} \\ &= \$71,868.00 \end{aligned}$$

*Benefit Earned:*

$.013 \times \$53,600.00 \times 78.6/197 =$	\$278.01
$.020 \times \$18,268.00 \times 78.6/197 =$	<u>\$ 145.77</u>
	\$423.78
$.020 \times \$71,868.00 \times 80.6/197 =$	\$588.08

*Total Benefit Earned =* *\$1,011.86*

*Redetermined Pension Credit:*

$$(9 \times \$1,011.86) - (\$600 \times 159.2/197) = \$8,621.87$$







## **Charitable Foundation**

The Dr. Stirling McDowell Foundation for Research Into Teaching Inc. is a registered, non-profit charity under the *Income Tax Act* and a corporation under *The Non-Profit Corporations Act, 1995*. Its purpose is to support research into teaching.

The Provincial Collective Bargaining Agreement provides the opportunity for teachers to contribute to the McDowell Foundation by payroll deduction.

## **Provincial Collective Bargaining Agreement**

Article 2, Section 2.11 of the Provincial Collective Bargaining Agreement provides the authority to deduct contributions to the McDowell Foundation as follows:

“Upon submission of a written request to the Secretary-Treasurer of a school division, a teacher shall be entitled to have deducted, from the teacher’s salary payments, voluntary contributions to the Teachers’ Superannuation Plan or the Saskatchewan Teachers’ Retirement Plan and/or to the McDowell Foundation.”

## **Eligibility to Participate**

Any school division employee who is under contract with a school division and receiving salary payments on a regular basis should be able to make donations to the McDowell Foundation through payroll deduction. Itinerant teachers working for more than one school division are asked to make payroll deduction arrangements through the division that handles their salary payments.

Substitute teachers and temporary teachers are not eligible to make donations through payroll deductions; however, they are encouraged to contact the Foundation directly to make other arrangements for their donations.



# Calculation of Donations

## Payment Options

Donations by payroll deduction to the McDowell Foundation may be made:

- i) By a one-time deduction.
- ii) Monthly.
- iii) Yearly.

The calculation of the donation will depend on the option chosen and the pay schedule of the donor. The formula is:

$$\frac{\text{Total pledge}}{\text{No. of years}} = \text{Yearly deduction amount}$$

$$\frac{\text{Yearly deduction}}{\text{No. of months receiving salary}} = \text{Monthly deduction}$$

All school boards should forward donations to the McDowell Foundation on a monthly basis along with other remittances that go to the Saskatchewan Teachers' Federation. It is acceptable for donations to be included in a lump sum payment to the STF, provided information about donors and amounts deducted is also given with the monthly payment. School divisions should remit donations deducted by payroll for the months of July and August within 10 calendar days after the month in which they were deducted.

## Examples

### Monthly Donations

#### Assumption:

- total pledge is \$1,200;
- pledge is monthly over two years beginning September 1, 2003.

<b>Situation</b>	<b>Yearly Amount</b>	<b>Payroll Deduction</b>
Donor is on a 10-month pay schedule.	\$600  $\frac{\$1,200}{2 \text{ years}} = \$600$	\$60 per month for 10 months for September 2003 to June 2004 inclusive, and \$60 per month for 10 months for September 2003 to June 2004 inclusive.  $\frac{\$600}{10 \text{ months}} = \$60$
Donor is on a 12-month pay schedule.	\$600  $\frac{\$1,200}{2 \text{ years}} = \$600$	\$50 per month for 24 months beginning September 2003.



# Calculation of Donations

---

## Special Calculations

### Change in Gift

Teachers who are making donations to the Foundation through payroll deduction may wish at some point to change the amount of their pledged gift or alter the schedule of payments. These changes require the completion of a new pledge form that should be forwarded to the Foundation in the usual way along with a Termination of Deductions form indicating that the original pledge has lapsed.

Teachers who wish to add or change special instructions regarding their donations do not need to complete a new pledge form. They should be encouraged to contact the Foundation directly to discuss the changes they would like to make.

### Change in Employment

When a teacher becomes unemployed, takes a job outside the education system or leaves the school division in which he/she completed a pledge form for payroll deductions to take employment in another school division, the pledge automatically lapses. School divisions should inform the Foundation that this has happened by completing the Termination of Deductions form and sending it to the Foundation with the next remittance payment.

### Death of a Donor

Donations to the McDowell Foundation by payroll deduction would cease upon the death of a member.



# Issuance of Receipts

---

## Issuance of Receipts

The Foundation is responsible for the issuance of official income tax receipts directly to the donors. Income tax receipts will be issued in January or February for all monies received in the previous year. (For example, if you deduct a donation from an employee's December 2007 pay but do not remit the money to us until January 2008, that amount will not be included on the income tax receipt issued for 2007.) Therefore, it is very important that we receive the remittance from your board in a timely fashion.

Boards that collect donations for the Foundation from their employees through payroll deduction and remit them to the STF should not include these donations on the T4 slips issued to the employees at the end of the tax year. Inclusion of the donations would give the T4s the status of an income tax receipt for income tax purposes and act as a duplicate of the official receipts issued by the Foundation. This is not acceptable to Canada Revenue Agency. Boards collecting donations through payroll deduction should not recognize these donations on the T4 so that the McDowell Foundation receipt acts as the only and official receipt for income tax purposes.



## Forms

All forms for donations by payroll deduction may be printed from the McDowell Foundation website at [www.mcdowellfoundation.ca](http://www.mcdowellfoundation.ca):

- click on *Donors & Donations*
- click on *How to Donate*
- click [*Monthly Payroll Deduction*]
- select and print form needed:

### **New Pledges**

- Payroll Deduction Form

### **Remitted Donations**

- Monthly Record of Donations by Payroll Deduction

### **Change in Gift**

- Termination of Deductions AND
- new Payroll Deduction Form

### **Change in Employment**

- Termination of Deductions

### **Seventh-Day Adventist Gifts**

- Request for Exemption



# Forms

---

## Payroll Deduction Form

The McDowell Foundation has developed a Payroll Deduction Form that school division employees can use to make donations by payroll deduction. The completed form authorizes school divisions to deduct money from the employee's salary and provides the McDowell Foundation with necessary information about the donation being made or pledged.

The teacher should complete the Payroll Deduction Form and keep a copy. The school division keeps the original and must send a copy to the Foundation at the time of the teacher's first donation by payroll deduction.

Some local teachers' associations have developed a form that teachers in their jurisdictions can use to authorize a monthly payroll deduction for the McDowell Foundation along with payment of their local association fees. As long as these forms contain the same essential information as the Payroll Deduction Form, they may be used following the same distribution method.



[www.mcdowellfoundation.ca/main\\_mcdowell/donors\\_donations/pdf/payroll\\_deduction.pdf](http://www.mcdowellfoundation.ca/main_mcdowell/donors_donations/pdf/payroll_deduction.pdf)



## Payroll Deduction Form

### Donor Information

Name of School Division

Name of Donor

Address

My total gift to support research into teaching and learning is \$

I authorize my school division to deduct:

- ☐ \$  one-time deduction in   
(Month/Year, e.g., JAN 2000)
- ☐ \$  per pay period beginning on  and ending on   
(Month/Year, e.g., JAN 2000) (Month/Year, e.g., JAN 2000)
- ☐ \$  per pay period until further notice.
- ☐ \$  annually in  for  years  
(Month e.g., JAN)

### Special Instructions

- ☐ I wish my donation to remain anonymous
- ☐ I wish only the amount of my donation to remain anonymous

Signature

Date

  
(Day/Month/Year, e.g., 31 JAN 2000)

**Please note:** Official tax receipts will be issued in January or February by the McDowell Foundation.

DTF7090-50 MCD003

Dr. Stirling McDowell Foundation for Research Into Teaching  
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada  
Telephone: 306-373-1660 Facsimile: 306-374-1122

December 2014



[www.mcdowellfoundation.ca/main\\_mcdowell/donors\\_donations/pdf/monthly\\_record.pdf](http://www.mcdowellfoundation.ca/main_mcdowell/donors_donations/pdf/monthly_record.pdf)


Date of Issue: January 1, 2016 • STF Remittance Manual



## Termination of Deductions

Teachers who are making donations to the Foundation through payroll deduction and who wish to change the amount of their pledged gift or alter the schedule of payments should complete a new pledge form and a Termination of Deductions form indicating that the original pledge has lapsed.

[www.mcdowellfoundation.ca/main\\_mcdowell/donors\\_donations/pdf/terminate\\_deductions.pdf](http://www.mcdowellfoundation.ca/main_mcdowell/donors_donations/pdf/terminate_deductions.pdf)



**McDowell**  
FOUNDATION

## Termination of Deductions

**Donor Information**

Name of School Division

Name of Donor

Date Deductions Stopped  






  
(Month/Year, e.g., JAN 2000)

**Reason for Termination**

☐ Donor is re-pledging  
☐ Donor has cancelled the pledge  
☐ Donor is no longer employed by this school division

Name of new division (if applicable and known):

☐ Other reason (please specify, if known)

DT7706-50 MCD001

Dr. Stirling McDowell Foundation for Research Into Teaching  
 2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada  
 Telephone: 306-373-1660 Facsimile: 306-374-1122

December 2014



# Forms

---

## Seventh-Day Adventists

Any Seventh-Day Adventist teacher under contract to a board of education may apply to the STF for an exemption from membership fees.

The teacher must provide evidence that he or she is a Seventh-Day Adventist member in good standing (letter from the minister of a Seventh-Day Adventist Church), complete the Request for Exemption from Membership in the STF and Request for a Donation through Payroll Deduction to the McDowell Foundation form and mail both documents to the STF.

The STF will mail a signed, approved copy of the Request for Exemption form to the school board secretary-treasurer. An amount equivalent to a membership fee can then be remitted to the STF as a donation to the McDowell Foundation in lieu of the teacher paying membership fees.



[www.mcdowellfoundation.ca/main\\_mcdowell/donors\\_donations/pdf/membership\\_exemption.pdf](http://www.mcdowellfoundation.ca/main_mcdowell/donors_donations/pdf/membership_exemption.pdf)



## Request for Exemption From Membership in the STF and Request for a Donation Through Payroll Deduction to the McDowell Foundation

2317 Arlington Avenue, Saskatoon, Saskatchewan, Canada S7J 2H8 Telephone: 306-373-1660 Facsimile: 306-374-1122

### Section A

I hereby signify that I am a member of the Seventh-Day Adventist Church and prevented by my religious convictions from membership in the professional organization of Saskatchewan teachers. Evidence that I am a member in good standing of the Seventh-Day Adventist Church is attached (attach letter from a minister of the Seventh-Day Adventist Church). I hereby request that:

1. I be granted exemption from membership in the Saskatchewan Teachers' Federation, and
2. My employing school division, \_\_\_\_\_, deduct from my monthly salary an amount equivalent to what would be my monthly deduction for the STF membership fee in that year. This amount is to be remitted as a monthly donation by payroll deduction to the Dr. Stirling McDowell Foundation for Research into Teaching Inc. for as long as I am employed by the division. Instructions regarding my donation are provided below.

Teacher's Signature

X

Date Signed

--	--	--	--	--	--	--	--	--	--

(Day/Month/Year, e.g., 31 JAN 2000)

### Section B

The Saskatchewan Teachers' Federation grants \_\_\_\_\_ an exemption from membership in the professional organization of Saskatchewan teachers under the terms of its agreement with the Seventh-Day Adventist Church on July 1, 2000.

STF Executive Director

X

Date Signed

--	--	--	--	--	--	--	--	--	--

(Day/Month/Year, e.g., 31 JAN 2000)

### Section C

#### Donation Instructions

I hereby direct that my donations to the McDowell Foundation be held for a period of not less than 10 years from the date of the donation.

☐ I wish my donation to remain anonymous. ☐ I wish only the amount of my donation to remain anonymous.

Donor's Name

--

Teacher's Certificate Number

--	--	--	--	--	--	--	--	--	--

School Mailing Address

--

City/Town

--

Province

--

Postal Code

--	--	--	--	--	--

School Phone

( )									
-----	--	--	--	--	--	--	--	--	--

Home Mailing Address

--

City/Town

--

Province

--

Postal Code

--	--	--	--	--	--

Home Phone

( )									
-----	--	--	--	--	--	--	--	--	--

**Please Note:** Official tax receipts will be issued by the McDowell Foundation in January or February of each year.







## Members' Health Plan Summary

The Members' Health Plan came into effect April 1, 2001. The plan includes teachers who are members of the STF who hold a valid teacher's certificate and who are employed under contracts of employment pursuant to Section 200 of *The Education Act, 1995*.

The plan is funded through the terms of the Provincial Collective Bargaining Agreement. The STF is responsible for the design and administration of the program. A board of directors has been appointed by the STF provincial executive. The Board stands in a fiduciary relationship to plan members and determines all matters related to the operation of the plan and its decisions are final and binding.

Members of the plan receive coverage for eligible prescription drugs, extended health benefits, out-of-country emergency benefits, eye examinations and vision services and supplies.

## Eligibility to Participate

Teachers are eligible to participate in the Members' Health Plan if:

- Employed under a continuous, replacement or temporary contract with a board of education or a conseil scolaire pursuant to Section 200 of *The Education Act, 1995*.
- A member of the STF and employed as a teacher in an independent school that receives operating funding from the Ministry of Education, provided that the teachers in the school are not members of any trade union and are not covered by any other collective bargaining agreement.
- Age 65 or older and employed as a teacher under a continuous, replacement or temporary contract with a board of education or a conseil scolaire pursuant to Section 200 of *The Education Act, 1995*.

Teachers who are in receipt of disability benefits, either through the STF Income Continuance Plan and/or the Saskatchewan Teachers' Superannuation and Disability Benefits Plan, will be covered under the plan, but in no case will benefits continue under this plan beyond the member's 65th birthday, unless the member returns to teaching pursuant to Section 200 of *The Education Act, 1995*, and satisfies the eligibility requirements.

Teachers must complete 20 full or partial days of teaching to qualify for eligibility. After this requirement has been met, coverage will be applied retroactively to the first paid teaching day of the contract.

Teachers may also enrol spouses or partners and dependent children in the plan who meet the eligibility requirements.

Substitute teachers are not eligible for coverage under this plan.

Coverage terminates when a teacher's employment ends, the teacher is no longer eligible, the member is no longer a teacher as defined by *The Education Act, 1995*, or the plan terminates, whichever is earliest. If a teacher's continuous or replacement contract terminates on the last teaching day of the school year and the teacher enters into a like contract of employment on the next paid teaching day, coverage will be applied retroactively to the last paid teaching day with no break in coverage. Teachers on temporary contracts, whose contracts end on the last school day of the year, are not eligible for benefits over the summer months. Teachers who superannuate cease to be eligible for benefits on the day of superannuation. The exception to this applies to teachers who have previously superannuated and then return to teaching. Benefits begin on the first paid teaching day of the contract and cease on the last paid teaching day.



# Reporting Requirements

---

## Enrolment and Change of Information forms

In order for the STF to maintain accurate and current records for teachers and their dependants, the timely submission of various forms are required.

Each time a teacher signs a contract of employment, an Enrolment form (refer to Introduction Chapter, "Enrolment/Change of Information forms" Section, page 9) must be completed and sent to the Members' Health Plan. This allows the plan staff to enrol the member in the plan so benefits can be received.

Each time the teacher experiences a change in personal information, the Change of Information form (refer to Introduction Chapter, "Enrolment/Change of Information forms" Section, page 10) must be completed and sent to the Members' Health Plan.

It is the responsibility of the teacher to ensure these forms are fully completed and submitted. Incomplete forms will result in a delay of benefits to the teacher. The STF does not require the school division office to mail in either the Enrolment or Change of Information forms. The teacher may request to have the division office complete and sign the employment information portion of the form only and then send in the fully completed form by him/herself. This is the teacher's right under legislation pertaining to protection of personal information and right to privacy.

## Teacher Change Reporting form

The Teacher Change Reporting form is to be completed by the school division office each month and returned to the Members' Health Plan no later than the 10th calendar day of each month.

This form is to facilitate the coordination of eligibility information with respect to new teachers, teachers with changes in contract status, teachers who are going on a leave of absence and teachers who are no longer employed under a contract. School division offices may send the white copy of this form along with the monthly remittance information to the STF. The yellow copy should be detached and sent with the group insurance premium remittance summary that is sent to the Teachers' Superannuation Commission. As with the Enrolment and Change of Information forms, the information collected from the Teacher Change Reporting form is coordinated, where applicable, among the Teachers' Superannuation Commission, the Saskatchewan Teachers' Retirement Plan and the Members' Health Plan. **Note: If there are no changes to report for the month, indicate "no changes" on the form and forward to the Members' Health Plan.**

This document can be obtained electronically by emailing Pat Boechler, group benefits representative, at [pat.boechler@stf.sk.ca](mailto:pat.boechler@stf.sk.ca) or by calling toll-free 1-800-667-7762.

Please see the following page for a sample form and complete description of all areas on the form.



- 1 – List the school division name.
- 2 – List the school division number.
- 3 – List the date the report is completed.
- 4 – List the name of the teacher.
- 5 – List the teacher's current address.
- 6 – List the name of the school the teacher is teaching in.
- 7 – List the teacher's certificate number.
- 8 – List the teacher's social insurance number.
- 9 – Choose the type of contract the teacher is employed under.
- 10 – List the effective beginning date of the teacher's contract.
- 11 – List the end date, if applicable, of the teacher's contract.
- 12 – List the date the teacher will complete 20 days of teaching service.
- 13 – Choose the type of leave the teacher is on.
- 14 – List the beginning and end date of leave.
- 15 – Choose the type of employment termination reason.
- 16 – List the effective end date of employment.

## Teacher Change Reporting

Please click below to email this form to the STF Members' Health Plan  
and the Teachers' Superannuation Commission:

**INSTRUCTIONS:**

Complete this form and return, along with your group insurance premium remittance summary and monthly remittance information, no later than the 10th calendar day of each month. Report new teachers, change in contract status, leave of absence and termination information.


School Division Name		School Division Number		Date Report Completed	
<b>1</b>		<b>2</b>		<b>3</b>	
<b>Key:</b> Contract Status: Type of Leave: Termination:		<b>C</b> = Continuing <b>Ed</b> = Education <b>Ret</b> = Retired <b>T</b> = Temporary <b>Mat</b> = Maternity <b>D</b> = Deceased <b>R</b> = Replacement <b>Par</b> = Parental <b>Res</b> = Resignation <b>Sab</b> = Sabbatical <b>P</b> = Personal <b>S</b> = Sick Leave <b>Dis</b> = Disability <b>O</b> = Other			

[illegible]

**Original is a two-part NCR form**



# Members' Health Plan Forms



## Enrolment

**Instructions:** The Enrolment form must be completed and signed by your school board(s) each time you sign a contract of employment or the first occasion of substitute teaching in Saskatchewan. If you have a change in your personal information, contract status and/or dependant information, please complete a Change of Information form, which is available at [www.stf.ca](http://www.stf.ca).

**Return completed form to:**  
STF Members' Health Plan  
2317 Arlington Avenue  
Saskatoon, SK S7J 2H8

The yellow copy will be forwarded to the Saskatchewan Teachers' Superannuation Commission on your behalf.

**To be Completed by School Division**

Personnel Plan Membership: ☐ STFP ☐ STSC ☐ Superannuate

Contract Status – Check *all* that apply:  
☐ Continuing  
☐ Temporary  
☐ Replacement  
☐ Substitute

Contract Commencement Date (DD/MM/YYYY)

Contract End Date (DD/MM/YYYY)

School Division Signature: \_\_\_\_\_

Date Teacher meets plan eligibility requirements (DD/MM/YYYY)

20th Teaching Occurrence (DD/MM/YYYY)

**Member Information**

Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_ Initial: \_\_\_\_\_ Preferred Name: \_\_\_\_\_

Gender: ☐ Male ☐ Female Date of Birth (DD/MM/YYYY): \_\_\_\_\_ Social Insurance Number: \_\_\_\_\_ Teacher's Certificate Number: \_\_\_\_\_

Home Mailing Address: \_\_\_\_\_ Preferred Non-Employer Email Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Home Phone: \_\_\_\_\_

School Name: \_\_\_\_\_ School Phone: \_\_\_\_\_

**Dependant Information**

**Spouse Information**

First Name (and Last Name if different): \_\_\_\_\_ Date of Birth (DD/MM/YYYY): \_\_\_\_\_ Gender: ☐ Male ☐ Female

If your spouse has an Employer Group Plan indicate the coverage provided:  
Health: ☐ Single ☐ Married ☐ Family ☐ None  
Vision: ☐ Single ☐ Married ☐ Family ☐ None  
Dental: ☐ Single ☐ Married ☐ Family ☐ None  
Drugs: ☐ Single ☐ Married ☐ Family ☐ None

If your spouse is a teacher, please provide Member Identification Number: \_\_\_\_\_

**Children Information**

First Name (and Last Name if different): \_\_\_\_\_ Date of Birth (DD/MM/YYYY): \_\_\_\_\_ Gender: ☐ Male ☐ Female Full-Time Student? ☐ Yes ☐ No Partially or Physically Disabled? ☐ Yes ☐ No

If dependent child is age 21 or older, attach verification of full-time status at educational institution.

**Member Authorization**

I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependants ("information"), at any time, from, to or with others, including STF's affiliates, service suppliers, successors, assigns and other persons, but only for the purpose of furthering or maintaining a current or future relationship between us or between STF and said persons, or so may be necessary to determine my or my dependants' entitlement to health, dental, disability, pension and group insurance benefits or any other similar services supplied to me or my dependants by STF, its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of STF providing certain services to me and my dependants and may not be revoked or withdrawn. I agree to immediately notify the STF in writing of any change to the above-listed information.

Member Signature: \_\_\_\_\_ Date signed (DD/MM/YYYY): \_\_\_\_\_

August 2015



2317 Arlington Avenue  
Saskatoon SK S7J 2H8  
Phone: 306-373-1660  
Toll Free: 1-800-667-7762  
Fax: 306-374-1122



129-3085 Albert Street  
Regina SK S4S 0B1  
Phone: 306-787-4440  
Toll Free: 1-877-364-4202  
Fax: 306-787-1939

The information you provide to us will be used to provide services to you and to determine your entitlement for health, dental, disability, pension and group insurance benefits. Please direct your inquiries as follows:

- Dental**
- Saskatchewan Teachers' Superannuation Commission**  
Toll free 1-877-364-4202 or 306-787-8814 in Regina
- Disability**
- Income Continuance Plan**  
Saskatchewan Teachers' Federation  
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon
  - Saskatchewan Teachers' Superannuation Disability Plan**  
Toll free 1-877-364-4202 or 306-787-4441 in Regina
- Health**
- STF Members' Health Plan**  
Saskatchewan Teachers' Federation  
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon
- Pension**
- Saskatchewan Teachers' Retirement Plan**  
Saskatchewan Teachers' Federation  
Toll free 1-800-667-7762 or 306-373-1660 in Saskatoon
  - Saskatchewan Teachers' Superannuation Plan**  
Teachers' Superannuation Commission  
Toll free 1-877-364-4202 or 306-787-8141 in Regina

### Definitions

- Dependant Information**  
For the purposes of the STF Members' Health Plan and the Teachers' Dental Plan only:
  - Spouse** means your legal spouse, or the person who has cohabited continuously with you in a spousal relationship for at least 12 consecutive months.
  - Dependent child** means your natural, adopted or step-child who is:
    - Under 21 years of age, unmarried, living with you, and solely dependent upon you for support.
    - Age 21 or under age 26, dependent upon you for support and in full-time attendance at a university, college, or other educational institution providing courses at a post-secondary level.
    - 21 years of age or older and is incapable of supporting themselves because of physical or mental disability where the disabling condition began before age 21.
    - Before age 26 if the child was in full-time attendance at an educational institution and the disabling condition has been continuous since that time.


### Preferred Non-Employer Email Address

Your preferred email address is used to provide you with electronic communications from the Federation. If you do not specify a preferred email address, you will receive Federation communications at your Saskatchewan email account. Information on your Saskatchewan email account will be provided to you following the processing of your enrolment form.

### Ongoing Enrolment Information Required

It is critical to maintain accurate and current records for you and your dependants. If you have a change in your personal information, contract status and/or dependant information please complete a Change of Information form.





## Change of Information

For Teachers on Contract

**Instructions:** Complete this form when there is a change in your personal information or circumstances, including termination of your contract or retirement. If you are new to teaching in Saskatchewan or have signed a new contract of employment, you must complete an **Enrollment form**, which is available from your employing school board or at [www.stf.sk.ca](http://www.stf.sk.ca) > The STF > Forms & Publications > Membership Information. Please complete the General Information section below and the section(s) applicable to your change of information.

**Note:** You must advise the Saskatchewan Teachers' Superannuation Commission of any changes to your personal information by completing a Teachers' Dental Plan Change of Information form. (See back for details).

**Return completed form to:**  
STF Members' Health Plan  
2317 Arlington Avenue  
Saskatoon SK S7J 2H8

<b>General Information</b>			
Member Identification Number <div style="border-bottom: 1px solid black; width: 100px;"></div>	Social Insurance Number <div style="border-bottom: 1px solid black; width: 100px;"></div>	Teacher's Certificate Number <div style="border-bottom: 1px solid black; width: 100px;"></div>	School Name <div style="border-bottom: 1px solid black; width: 150px;"></div>
Last Name <div style="border-bottom: 1px solid black; width: 100px;"></div>	First Name <div style="border-bottom: 1px solid black; width: 100px;"></div>	Initial <div style="border-bottom: 1px solid black; width: 20px;"></div>	Preferred Name <div style="border-bottom: 1px solid black; width: 100px;"></div>
<b>Employment Status</b>			
<input type="checkbox"/> On Leave (Please include copy of board letter of approval) Notification of leave from (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div> to (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div>		<input type="checkbox"/> Retirement <input type="checkbox"/> Left Employment Termination of contract effective (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div>	
<b>Name/Address</b>			
Member Name Change From/To <div style="border-bottom: 1px solid black; width: 100%;"></div>			
Home Mailing Address <div style="border-bottom: 1px solid black; width: 100%;"></div>		Preferred Non-Employer Email Address <div style="border-bottom: 1px solid black; width: 100%;"></div>	
City <div style="border-bottom: 1px solid black; width: 100px;"></div>	Province <div style="border-bottom: 1px solid black; width: 50px;"></div>	Postal Code <div style="border-bottom: 1px solid black; width: 100px;"></div>	Home Phone <div style="border-bottom: 1px solid black; width: 100px;"></div>
<b>Dependent Information for Members' Health Plan (See back for definitions)</b>			
Effective Date of Change (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div> Reason <div style="border-bottom: 1px solid black; width: 100%;"></div>			
<b>Spouse Information</b>			
<input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Remove First Name (and Last Name if different) <div style="border-bottom: 1px solid black; width: 150px;"></div>		Date of Birth (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
If your spouse has an employer group plan, complete the following: Check (✓) coverage: Health: <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Waived <input type="checkbox"/> None Effective Date of Coverage (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div> Drug: <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Waived <input type="checkbox"/> None Date Coverage Cancelled (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div> Vision: <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Waived <input type="checkbox"/> None			
If your spouse is a teacher, please provide his/her member ID number <div style="border-bottom: 1px solid black; width: 100px;"></div>			
<b>Children Information</b> (If dependent child is 21 or older, attach verification of full-time student status from educational institution.)			
Add	Change	Remove	First Name (and Last Name if different) <div style="border-bottom: 1px solid black; width: 100px;"></div>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Date of Birth (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Full-Time Student? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mentally or Physically Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Full-Time Student? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mentally or Physically Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Full-Time Student? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mentally or Physically Disabled? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Member Authorization</b>			
I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependants (information) at any time, from, to or with others, including STF affiliates, service suppliers, successors, assigns and other parties, for any of the purposes of formulating or maintaining records or data relating to myself or my dependants and for any other purpose for which it may be necessary to determine my or my dependants' entitlement to health, disability, pension and group insurance benefits or any other similar service supplied to me or my dependants by STF or affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of STF providing certain services to me and my dependants, and may not be revoked or withdrawn. I agree to immediately notify the STF in writing of any change to the above-stated information.			
Member Signature <div style="border-bottom: 1px solid black; width: 150px;"></div>		Date signed (DD MM YYYY) <div style="border-bottom: 1px solid black; width: 100px;"></div>	

August 2015

### How Your Information is Used

It is critical that we have accurate and current information for you and your dependants. The information you provide to the Saskatchewan Teachers' Federation is used to ensure you have access to all of the services offered by the Federation, and to determine your entitlements for health, disability, pension and group insurance benefits.

Your preferred email address is used to provide you with electronic communications from the Federation. If you do not specify a non-employer preferred email address, you will receive Federation communications at your saskteacher email address.

### Dependant Information for the Health Plan

For purposes of the Health Plan:

- **Spouse** means your legal spouse, or the person who has cohabitated continuously with you in a spousal relationship for at least 12 consecutive months.
- **Dependant** means your natural, adopted or step child who is:
  - Under 21 years of age, unmarried, living with you and solely dependent upon you for support. (Children under age 21 are not covered if they are working more than 30 hours per week, unless they are full-time students.)
  - Age 21 or older but under age 26, unmarried, dependent upon you for support and in full-time attendance at an accredited post-secondary educational institution.
  - Age 21 or older and is incapable of supporting his or herself because of a physical or mental disability, provided the disabling condition began before age 21, or before age 26 while a full-time student, and the disability has been continuous since then.

### Make Your Changes Online – It's Quick and Easy!

Changes to your name, mail address, preferred email address, school name, or health plan dependant information can be updated online in the For Members section of the Federation website, [www.stf.sk.ca](http://www.stf.sk.ca). However, this Change of Information form must be used to notify the Federation of changes to your employment status.

### Remember to Notify the Dental Plan

To notify the dental plan of any changes to your personal information, you must complete a Teachers' Dental Plan Change of Information form and return it to the Saskatchewan Teachers' Superannuation Commission. This form is available on the Commission's website at [www.stsc.gov.sk.ca](http://www.stsc.gov.sk.ca) > Applications and/or Forms or by calling toll free 1-877-364-8202 or 306-787-8814 in Regina.

### STF Contact Information

If you have any questions about this form, please contact the Federation at:

**Saskatoon – Head Office**  
2317 Arlington Avenue, Saskatoon SK S7J 2H8  
T: 306-373-1660 or 1-800-667-7762; F: 306-374-1122  
E: [stf@stf.sk.ca](mailto:stf@stf.sk.ca)

**Regina – Appointments Only**  
Suite 375-3303 Hildebrand Street, Regina SK S4S 6W9  
T: 306-525-0368 or 1-800-667-7762  
E: [regina@stf.sk.ca](mailto:regina@stf.sk.ca)







## Who Pays Fees, Premiums and Contributions?

The information in this chart is intended to be general and will not cover all circumstances. For more detailed information refer to the specific sections or contact the STF directly.

	Membership Fee	Contingency	ICP	STRP Members
Full-time, full-year teachers	✓	✓	✓ <sup>4</sup>	✓
Members of faculties at universities who hold valid teachers' certificates	✗	✗	✗	✗
Members of LEADS	✗	✗	✓ <sup>4</sup>	✓
Part-time, full-year teachers	✓	✓	✓ <sup>4</sup>	✓
Secretary-treasurers of school boards	✗	✗	✗ <sup>4</sup>	✗
Substitute teachers	✓	✗	✗	✓
Superannuated teachers from another province coming to Saskatchewan to teach	✓	✓	✓	✓
Superannuated teachers returning to teach	✓	✓	✗	✗
Teacher aides	✗	✗	✗	✗
Teachers age 64 plus one month	✓	✓	✗ <sup>4</sup>	✓
Teachers in receipt of SEB Plan benefits	✓ See p. 19	✓ See p. 19	✓ <sup>4</sup> See p. 20	✓ See p. 20
Teachers in the Department of National Defense	✓	✓	✗	✓
Teachers in training (interns and student teachers)	✗	✗	✗	✗
Teachers on indefinite, replacement or temporary contracts	✓	✓	✓ <sup>4</sup>	✓
Teachers on leave portion of a deferred salary leave plan	✗	✗	Optional See p. 27	Optional Contact STRP
Teachers on paid leave receiving 50 percent or more of previous salary	✓	✓	Optional <sup>4</sup>	Optional Contact STRP
Teachers on paid leave receiving less than 50 percent of previous salary	✗ <sup>1</sup>	✗	Optional <sup>4</sup>	✗ <sup>2</sup>
Teachers on unpaid leave	✗	✗	Optional <sup>4</sup> See p. 24	✗ See p. 24
Uncertified teachers	✗ <sup>3</sup>	✗ <sup>3</sup>	✗ <sup>3</sup>	✗ <sup>3</sup>
Teachers on part-time medical leave and working part-time	✓	✓	✓	✓
Teachers in Historical and Registered Independent Schools	✓	✓	✓	✓
Regional College Teachers	✗	✗	✗	✓ See p. 8

<sup>1</sup> Can apply to the STF for associate membership.

<sup>2</sup> No deductions should be taken; member should contact the STRP office for further information on the purchase of leaves.

<sup>3</sup> See Introduction Chapter, page 2.

<sup>4</sup> See Income Continuance Plan Chapter, page 1.



# Summary Charts

## Determination of Salary

Contingency fees, ICP premiums and STRP contributions are based on annual salary and allowances determined through collectively negotiated provincial and local agreements paid on a 10-month basis. Salary calculations include retroactive pay. The chart below provides a list of lawful income for which remittance shall be made. The chart does not cover all circumstances and is provided for summary purposes only. For more detailed information, refer to the specific sections or call the STF directly.

Total Annual Teacher Salary includes:	Contingency	ICP	STRP
Bursaries	X	X	X
Car allowance	X	X	X
Housing allowance	X	X	X
Itinerant (not including travel expenses or allowance)	✓	✓	✓ <sup>2</sup>
LEADS fees if paid by school board	X	✓	✓
LEADS fees if paid by teacher directly	X	X	X
Lump sum payments of severance/redundancy pay as per the teacher's Mutual Agreement of Termination and retirement gratuities	X	X	X
Native fluency allowance	✓	✓	✓ <sup>2</sup>
Northern allowance	✓	✓	✓ <sup>2</sup>
Noon-hour supervision	X	X	X
Payment in lieu of: Reasonable notice of demotion (Provincial Collective Bargaining Agreement Article 16.9) and personal days earned off	X	X	X
Personnel designated "out of scope" by Educational Relations Board	✓	✓	✓ <sup>2</sup>
Playground (recess) supervision (noon hour excluded)	✓	✓	✓
Principal's, assistant principal's and vice-principal's allowance as per Article 4, Provincial Collective Bargaining Agreement (includes Acting Position allowances)	✓	✓	✓ <sup>2</sup>
School board reimbursements from SIAST for Continuing Education teaching service	X	X	X
Secondment allowance as per Article 14, Provincial Collective Bargaining Agreement	✓	✓	✓
Sick leave pay as per Article 7, Provincial Collective Bargaining Agreement	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>
Signing bonus, recruitment/retention bursary	X	X	X
Special allowances as specified in LINC agreement	✓	✓	✓
Teacher's Mutual Agreement of Termination states severance/redundancy pay be paid over a period of time in lieu of service	✓	✓	✓
Teaching during summer months	X	X	X
Travel assistance in a prescribed zone (travel allowance)	X	X	X
Vacation pay	X	X	X

<sup>1</sup> See Contracts and Calculations Chapter, "Maternity Leave/SEB Plan" section for further information about salary when a member is in receipt of SEB Plan benefits.

<sup>2</sup> Allowances exclude any portion of salary intended to cover travel, accommodation, professional development and other related expenses.



Contracts and Calculations

# Full-Time, Full-Year Contracts

---

## Annual Membership Fees

Full-time teachers (September to June 100 percent) pay the full annual fee. The monthly deduction is:

$$\frac{\text{Annual fee (\$807)}}{10 \text{ months}} = \text{Monthly deduction (\$80.70)}$$

### Notes:

- Deductions should be made on a 10-month basis (September to June) for teachers receiving salary on a 12-month basis.
- The calculation of membership fees is based on the number of days approved by the minister of education in a school year. Therefore, the conversion of the school days to a 197-day basis should be used when determining the STF annual fees.

## Contingency Fees

The contingency fee is calculated in addition to the annual membership fee as a percentage of the annual salary paid to the member and remitted over a 10-month basis (September to June). Effective July 1, 2015 the percentage has been set at 0.075 percent of annual salary.

To calculate the monthly remittance, determine the annual salary using the Determination of Salary chart on page 2 of this chapter. Multiply the annual salary by the percentage rate to receive the yearly fee; dividing by 10 gives the monthly deduction to remit to the Federation.

$$\frac{\text{Total annual salary} \times 0.075\%}{10 \text{ months}} = \text{Monthly deduction}$$

### Example

#### Assumptions:

- total annual salary: \$70,000
- Contingency rate 0.075%

#### Situation:

- Member has a full-time contract of employment (September to June)

$$\frac{\$70,000 \times 0.075\%}{10} \quad \text{Remit \$5.25/month}$$



# Full-Time, Full-Year Contracts

---

## Income Continuance Plan

Effective July 1, 2013 the Income Continuance Plan premium rate is 1.6 percent of annual salary. This rate continues to be in effect for the 2015-16 school year.

For a full-time member on a full-year contract, premiums are calculated on the annual salary paid to the member and remitted over 10 months (September to June).

To calculate the monthly ICP remittance, first determine the annual salary using the *Determination of Salary* chart on page 2 of this chapter. Multiply the annual salary by the premium rate of 1.6 percent. This will give you the yearly premium; dividing by 10 will give you the monthly premium to remit to the Federation.

The formula is:

$$\frac{\text{Annual salary} \times \text{premium rate}}{10 \text{ months}} = \text{Monthly deduction}$$

### Example

Assumptions:

- annual salary for full-time teacher: \$70,000
- ICP premium rate is 1.6%

Situation:

- Member has a full-time contract (September to June)

$$\frac{\$70,000 \times 1.6\%}{10} \quad \text{Remit \$112/month}$$



Contracts and Calculations

# Full-Time, Full-Year Contracts

---

## Saskatchewan Teachers' Retirement Plan

For pension purposes, a teacher is classified as full-time if that teacher is on contract and is given the opportunity to teach every hour of every school day in the term of the contract.

Contributions for full-time teachers are calculated and remitted on a 19.70 day-per-month basis, as follows:

**Number of teaching days in the school year: 197**  
**Number of months (September to June): 10**  
**197 days ÷ 10 months = 19.70 days per month**

For school years prior to the 1993-94 school year, contributions for full-time teachers were calculated and remitted on a 20 day-per-month basis, as there were 200 days in the school year.

Effective July 1, 2002, if a full-time teacher teaches less than 185 days in a year, an adjusting entry should be made in the last month to ensure the total days reported equals the total actual days taught. Refer to the Contracts and Calculations Chapter, "Adjustments" Section, "Adjust to Actual Days Taught by Month."

Effective July 1, 2002, if a full-time teacher teaches 185 days or more in a year, but less than 197, an adjusting entry should be made in the last month to ensure the total days reported equals 197 days. Refer to the Contracts and Calculations Chapter, "Adjustments" Section, "Bump Up to Full Year Rule."

## Contribution Rates

STRP contribution amounts are calculated on a daily basis. Effective July 1, 2015 the formula for calculating the daily contribution rate for a teacher contributing to CPP for the current school year, when the teacher's total annual salary is in excess of the YMPE, is as follows:

$$[10.20\% \times (\text{YMPE} \div 197)] + [12.40\% \times (\text{Daily Earnings} - (\text{YMPE} \div 197))]$$

Daily earnings refers to the teacher's annual salary divided by 197 teaching days in a year.

Effective July 1, 2015 teachers who are CPP exempt are required to contribute a flat 12.4 percent of their annualized earnings.

For historical school year contribution rates, and for historical YMPE and YBE figures, refer to the STRP Chapter, "Required Contributions" Section.

Changes to Canada Pension Plan Rules effective January 1, 2012:

"Under the new rules, an employee who works **and** receives a CPP or QPP retirement pension now has to contribute to the CPP if he or she is:

- 60 to 65 years of age;
- 65 to 70 years of age, **unless** the employee has filed an election with you to stop paying CPP contributions...." (<http://www.cra-arc.gc.ca/E/pbg/tf/cpt30/cpt30-11e.pdf>)



# Full-Time, Full-Year Contracts

**Example**

*Permanent, Full-time Contract*

- Tom Hak has a permanent full-time contract with School Board #123. His annual salary is \$72,553.00.
- The school board would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	0	\$7,255.30	19.70	\$781.70
687 687 687	Hak, Tom	Oct	10	F	0	\$7,255.30	19.70	\$781.70
687 687 687	Hak, Tom	Nov	10	F	0	\$7,255.30	19.70	\$781.70
687 687 687	Hak, Tom	Dec	10	F	0	\$7,255.30	19.70	\$781.70
687 687 687	Hak, Tom	Jan	10	F	0	\$7,255.30	19.70	\$778.94
687 687 687	Hak, Tom	Feb	10	F	0	\$7,255.30	19.70	\$778.94
687 687 687	Hak, Tom	Mar	10	F	0	\$7,255.30	19.70	\$778.94
687 687 687	Hak, Tom	Apr	10	F	0	\$7,255.30	19.70	\$778.94
687 687 687	Hak, Tom	May	10	F	0	\$7,255.30	19.70	\$778.94
687 687 687	Hak, Tom	Jun	10	F	0	\$7,255.30	19.70	\$778.94
TOTAL						\$72,553.00	197.00	\$7,800.44

**Notes:**

- Daily salary rates:
  - September to June:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:
  - September to December:  $\$39.68/\text{day}$
  - January to June:  $\$39.54/\text{day}$ 
    - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of  $\$368.29/\text{day}$ .
    - \$39.54 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of  $\$368.29/\text{day}$ .
- September to December:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 19.70 \text{ days} = \$781.70$
- January to June:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.54/\text{day} \times 19.70 \text{ days} = \$778.94$

Refer to the STRP Chapter, "Reports and Forms" Section, for a complete description of the Current School Year Contributions form and codes used.



# Part-Time, Full-Year Contracts (Includes Job-Sharing)

## Annual Membership Fees

The level of membership fee is determined by the percentage of the number of days in the school year (not the term) worked by the teacher. If the number of days in the school year is less than 197, the conversion of school days to a 197 day basis will be required.

First, convert days taught under the school division's approved school year to the days taught for a 197 day school year. To calculate the conversion factor, divide 197 days by the total number of days in the school division's approved school year. Multiply the actual number of days taught by the teacher by the conversion factor to get the equivalent days under the 197 day school year. For example, if a teacher taught 100 days in an approved school year of 192 days, then the teacher taught 102.6 days in a 197 day school year ( $197/192 \times 100 = 102.6$  days)

Second, determine the percentage of the days taught based on the 197 day school year, e.g., 102.6 days taught is equivalent to 52.1 percent of the number of days in the 197 day school year ( $102.6/197$ ).

Last, determine the applicable fee (based on a 197 day school year) and calculate the monthly deduction as follows:

Fees are normally deducted and remitted on a 10-month basis (September to June). Fees for teachers employed for less than 10 months are deducted and remitted over the period of employment.

Percentage of Days Worked in the 197-day School Year	Applicable Fee	Calculation of Monthly Fee Amount
Less than 10%	$\frac{\text{No. of days worked based on a 197-day school year}}{197} \times \text{Annual fee}$	$\frac{\text{Percentage of days worked in the 197-day school year} \times \text{Annual fee}}{\text{No. of months in contract}}$
10% or more but less than 45%	1/2 annual fee	$\frac{\$403.50}{\text{No. of months in contract}}$
45% or more	Full annual fee	$\frac{\$807}{\text{No. of months in contract}}$

### Example

Assumptions:

- 2015-16 fee rate
- 197-day school year

Situation	Percentage of Days Worked in the 197-day School Year	Regular Fees
Member has part-time contract 7.6% (September to June)	7.6%	remit \$6.13/month ( $\$807 \times 7.6\% \times 1/10$ )
Member has part-time contract 40% (September to June)	40%	remit \$40.35/month ( $\$403.50 \times 1/10$ )
Member has part-time contract 75% (September to June)	75%	remit \$80.70/month ( $\$807 \times 1/10$ )



# Part-Time, Full-Year Contracts (Includes Job-Sharing)

## Contingency Fees

Contingency fees are calculated based on actual annual salary paid to the member. The formula is:

$$\frac{\text{Actual annual salary} \times \text{fee rate}}{10 \text{ months}} = \text{Monthly deduction}$$

## Income Continuance Plan

For a part-time member on a full-year contract, premiums are calculated on the **actual** annual salary paid to the member and remitted over 10 months (September to June).

To calculate the monthly ICP remittance, first determine the actual annual salary using the *Determination of Salary* chart on page 2 of this chapter. Multiply the actual salary by the premium rate of 1.6 percent. This will give you the yearly premium; dividing by 10 will give you the monthly premium to remit to the Federation. The formula is:

$$\frac{\text{Actual annual salary} \times \text{premium rate}}{10 \text{ months}} = \text{Monthly deduction}$$

### Note:

- The teacher has some responsibility to inform the board if the yearly maximum has been met at the time of employment. In the event of an over remittance, the Federation will refund the amount to the school board. The board is responsible for refunding the money to the member.

## Saskatchewan Teachers' Retirement Plan

For pension purposes, a teacher is classified as part-time if that teacher is on contract and is not given the opportunity to teach every hour of every school day in the term of the contract.

Contributions for part-time teachers are calculated and remitted on a percentage of a 19.70 day-per-month basis, as follows:

Number of teaching days in the school year:	197
Number of months (September to June):	10
197 days ÷ 10 months = 19.70 days per month x % of contract held	

For school years prior to the 1993-94 school year, contributions for part-time teachers were calculated and remitted on a percentage of a 20 day-per-month basis, as there were 200 days in the school year.

Effective July 1, 2002, if a part-time teacher teaches 185 days (includes all part-time contracts, substitute days and ICP service) or more in a year but less than 197, an adjusting entry should be made in the last month to ensure the total days reported equals 197 days. Refer to the Contracts and Calculations Chapter, "Adjustments" Section, "Bump Up to Full Year Rule."

## Contribution Rates

STRP contribution amounts are calculated on a daily basis. Effective July 1, 2015 the formula for calculating the daily contribution rate for a teacher contributing to CPP for the current school year, when the teacher's total annual salary is in excess of the YMPE, is as follows:

$$[10.20\% \times (\text{YMPE} \div 197)] + [12.40\% \times (\text{Daily Earnings} - (\text{YMPE} \div 197))]$$

Daily earnings refers to the teacher's annual salary divided by 197 teaching days in a year.

Effective July 1, 2015 teachers who are CPP exempt are required to contribute a flat 12.4 percent of their annualized earnings.



# Part-Time, Full-Year Contracts (Includes Job-Sharing)

For historical school year contribution rates and for historical YMPE and YBE figures, refer to the STRP Chapter, “Required Contributions” section.

## Example

### Permanent, Part-time Contract

- Julia Ross has a permanent part-time contract (50 percent FTE) with School Board #123. Her annual salary is \$72,553.00.
- The school board would remit her salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, her entries would be:

SIN	Employee Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$3,627.65	9.85	\$390.85
689 689 689	Ross, Julia	Oct	10	P	0	\$3,627.65	9.85	\$390.85
689 689 689	Ross, Julia	Nov	10	P	0	\$3,627.65	9.85	\$390.85
689 689 689	Ross, Julia	Dec	10	P	0	\$3,627.65	9.85	\$390.85
689 689 689	Ross, Julia	Jan	10	P	0	\$3,627.65	9.85	\$389.47
689 689 689	Ross, Julia	Feb	10	P	0	\$3,627.65	9.85	\$389.47
689 689 689	Ross, Julia	Mar	10	P	0	\$3,627.65	9.85	\$389.47
689 689 689	Ross, Julia	Apr	10	P	0	\$3,627.65	9.85	\$389.47
689 689 689	Ross, Julia	May	10	P	0	\$3,627.65	9.85	\$389.47
689 689 689	Ross, Julia	Jun	10	P	0	\$3,627.65	9.85	\$389.47
TOTAL						\$36,276.50	98.50	\$3,900.22

## Notes:

- Daily salary rates:
  - September to June:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:
  - September to December:  $\$39.68/\text{day}$
  - January to June:  $\$39.54/\text{day}$ 
    - $\$39.68$  is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of  $\$368.29/\text{day}$ .
    - $\$39.54$  is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of  $\$368.29/\text{day}$ .
- September to December:
  - Salary:  $\$368.29/\text{day} \times 9.85 \text{ days} = \$3,627.66$
  - Days:  $(197.00 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 9.85 \text{ days} = \$390.85$
- January to June:
  - Salary:  $\$368.29/\text{day} \times 9.85 \text{ days} = \$3,627.66$
  - Days:  $(197.00 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
  - Contributions:  $\$39.54/\text{day} \times 9.85 \text{ days} = \$389.47$

Refer to the STRP Chapter, “Reports and Forms” Section, for a complete description of the Current School Year Contributions form and codes used.



# Temporary Contracts

## Annual Membership Fees

The level of membership fee (i.e., full, one-half or pro-rated) is determined by the percentage of the number of days worked in the 197-day school year by the member. Once this has been calculated, to ensure equal payments, divide it by the number of months in the contract. The formula is:

$$\frac{\text{Total yearly fee payable}}{\text{Months in contract}} = \text{Monthly deduction}$$

### Example

Assumptions:

- 2015-16 fee rate
- 197-day school year

<b>Situation</b>	<b>Percentage of Days Worked in the 197-day School Year</b>	<b>Monthly Deduction</b>
Member has a temporary contract - 100% (September to December: 80 days)	40.6% (80/197 days)	\$100.88/month for 4 months (1/2 Annual fee of \$807) 4 months
Member has a temporary contract - 100% (January to June: 120 days)	60.9% (120/197 days)	\$134.50/month for 6 months (Annual fee of \$807) 6 months
i) Member has a temporary contract - 40% (September to December: 32 days)	16.2% (32/197 days)	\$100.88/month for 4 months (1/2 Annual fee of \$807) 4 months
ii) and in late December signs another temporary contract - 40% (January to June: 48 days)	24.4% (48/197 days)	*no deduction

\* In this instance the total percentage of the days in the 197-day school year taught for both contracts is still under 45 percent so the required fee was met by the first contract.

## Contingency Fees

Contingency fees are calculated on the **actual** salary paid to the member for the term of the contract and remitted over the number of months in the contract. The formula is:

$$\frac{\text{Actual salary for contract period x fee rate}}{\text{No. of months in contract}} = \text{Monthly deduction}$$

## Income Continuance Plan

For a member on a temporary contract, premiums are calculated on the **actual** salary paid to the member for the term of the contract and remitted over the number of months in the contract. The formula is:

$$\frac{\text{Actual salary for contract period x fee rate}}{\text{No. of months in contract}} = \text{Monthly deduction}$$

### Note:

- The teacher has some responsibility to inform the board if the yearly maximum has been met at the time of employment. In the event of an over remittance, the Federation will refund the amount to the school board. The board is responsible for refunding the money to the member.



## **Saskatchewan Teachers' Retirement Plan**

Contributions are made to the last day of active service.

If contributions have been remitted on a 19.7 day basis, then the entries must be reconciled in the last month the teacher worked to the actual days taught in the school year. Refer to the Contracts and Calculations Chapter, "Adjustments" Section, *"Adjust to Actual Days Taught by Month."*



# Substitute Teaching

## Annual Membership Fees

School boards hire teachers on a day-to-day basis as required to replace (substitute for) teachers on regular contracts (full-time, part-time and temporary) who are temporarily absent from regular duties. Substitute teaching is for periods of less than 20 consecutive teaching days.

Substitute teacher, as defined in *The Education Act, 1995*, means “a teacher employed on a day-to-day basis as required to replace a teacher who is temporarily absent from his or her regular duties.”

Fees for substitute teachers are pro-rated based on the actual number of days in a school year; therefore, the calculation is:

$$\frac{\text{Annual fee}}{197} = \text{Daily fee}$$

For the 2015-16 school year (July 1, 2015 to June 30, 2016) the amount is \$4.10 per day calculated as follows:

$$\frac{\$807}{197 \text{ days}} = \$4.10 \text{ per day}$$

## Contracts

In the event that a member is employed under a temporary contract and substitutes during the year, the following guidelines are followed:

- Calculate the percentage of the 197-day school year taught by multiplying the conversion factor (see page 7 of this section for calculation) by the number of days in the contract and then dividing by 197 days. If the percentage is:

Percentage of Days Worked in the 197-day School Year	Fees Charged
Less than 10%	$\frac{\text{No. of days worked based on a 197-day school year}}{197} \times \text{Annual fee}$
10% or more but less than 45%	1/2 the Annual fee
45% or more	Annual fee (less any substitute fees previously deducted in the current school year)

- The fee for a member under a temporary contract should be remitted over the length of the contract.
- Substitute fees are calculated based on the actual number of days in a 197-day based school year.
- Once the annual fee has been deducted from a teacher's cheque, no further fees should be deducted. When reports are submitted to the Federation, please indicate why no fees were deducted.



## Contracts and Calculations

# Substitute Teaching

### Note:

- The teacher has some responsibility to inform the board if the yearly maximum has been met at the time of employment. In the event of an over remittance, the Federation will refund the amount to the school board. The board is responsible for refunding the money to the member.

### Example

#### Assumptions:

- 2015-16 fee rate
- 197-day school year

<b>Situation (involving the same division)</b>	<b>Percentage of Days Worked in the 197-day School Year</b>	<b>Substitute Fees (Annual Fees)</b>
Member is teaching 40% and substitutes throughout the year. (September to June) Contract  Substituting	40%	remit \$40.35/month (\$403.50 x 1/10) remit \$4.10/day
Member is teaching 60% (September to June) and substitutes throughout the year Contract  Substituting	60%	remit \$80.70/month (\$807 x 1/10) No deductions

## Saskatchewan Teachers' Retirement Plan

Contributions for substitute teachers are calculated and remitted based on actual days taught. The salary remitted is based on the actual daily salary rate paid to the teacher.

School boards may run their payroll for substitute teachers a month after their regular payroll. If this is the case, the school board must ensure the month reported on that remittance is the month **worked**, NOT the month **paid**.

### Example

#### Substitute

- Mel Gibb substitute teaches with School Board #123, over the 2015-16 school year, whenever he is needed. His annual salary is \$49,250.00. The actual number of teaching days he taught in each month were as follows:  
August – 2; September – 3; October – 0; November – 2; December – 1;  
January – 2; February – 3; March – 4; April – 0; May – 3; June – 5
- The school board would remit his salary, service and contributions on a monthly basis. Over the period of his substitute teaching, his entries for the 2015-16 school year would be:



# Substitute Teaching

<i>SIN</i>	<i>Employee Name</i>	<i>Month</i>	<i>RT</i>	<i>ET</i>	<i>CPP Code</i>	<i>Salary</i>	<i>Days Taught</i>	<i>Contributions Deducted</i>
612 612 612	Gibb, Mel	Aug	10	S	0	\$500.00	2.00	\$51.00
612 612 612	Gibb, Mel	Sep	10	S	0	750.00	3.00	76.50
612 612 612	Gibb, Mel	Nov	10	S	0	500.00	2.00	51.00
612 612 612	Gibb, Mel	Dec	10	S	0	250.00	1.00	25.50
612 612 612	Gibb, Mel	Jan	10	S	0	500.00	2.00	51.00
612 612 612	Gibb, Mel	Feb	10	S	0	750.00	3.00	76.50
612 612 612	Gibb, Mel	Mar	10	S	0	1,000.00	4.00	102.00
612 612 612	Gibb, Mel	May	10	S	0	750.00	3.00	76.50
612 612 612	Gibb, Mel	Jun	10	S	0	1,250.00	5.00	127.50
<b>TOTAL</b>						<b>\$6,250.00</b>	<b>25.00</b>	<b>\$637.50</b>

**Notes:**

- Daily salary rates:
  - August to June: \$49,250.00 ÷ 197 days = \$250.00/day
- Daily contribution rates:
  - August to December: \$25.50/day
  - January to June: \$25.50/day
    - \$25.50 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$250.00/day.
    - \$25.50 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of \$250.00/day.
- August:
  - Salary: \$250.00/day x 2.00 days = \$500.00
  - Days: 2.00
  - Contributions: \$25.50/day x 2.00 days = \$51.00
- September:
  - Salary: \$250.00/day x 3.00 days = \$750.00
  - Days: 3.00
  - Contributions: \$25.50/day x 3.00 days = \$76.50
- November:
  - the same as August
- December:
  - Salary: \$250.00/day x 1.00 day = \$250.00
  - Days: 1.00
  - Contributions: \$25.50/day x 1.00 day = \$25.50
- January:
  - Salary: \$250.00/day x 2.00 days = \$500.00
  - Days: 2.00
  - Contributions: \$25.50/day x 2.00 days = \$51.00
- February:
  - Salary: \$250.00/day x 3.00 days = \$750.00
  - Days: 3.00
  - Contributions: \$25.50/day x 3.00 days = \$76.50
- March:
  - Salary: \$250.00/day x 4.00 days = \$1,000.00
  - Days: 4.00
  - Contributions: \$25.50/day x 4.00 days = \$102.00



Contracts and Calculations

# Substitute Teaching

---

- May:
  - the same as February
- June:
  - Salary:  $\$250.00/\text{day} \times 5.00 \text{ days} = \$1,250.00$
  - Days: 5.00 days
  - Contributions:  $\$25.50/\text{day} \times 5.00 \text{ days} = \$127.50$

Refer to the STRP Chapter, "Reports and Forms" Section, for a complete description of the Current School Year Contributions form and codes used.



# Superannuated Teachers

---

## Annual Membership Fees

Superannuated teachers returning to teach are required to pay membership fees.

The level of membership fees (i.e., full, one-half or pro-rated) is determined according to the percentage of days in the 197-day school year worked. The total deduction is based on the guidelines regarding less than 10 percent, 10 percent or more but less than 45 percent, and 45 percent or over.

## Contingency Fees

Superannuated teachers who have returned to teach must pay contingency fees on actual salary received.

## Income Continuance Plan

Do not deduct ICP premiums for teachers in receipt of a retirement benefit from the Saskatchewan Teachers' Superannuation Plan, the Saskatchewan Teachers' Retirement Plan, the Municipal Employees' Superannuation Plan, the STF Employees' Pension Plan or any other employment related pension plan registered under provincial or federal legislation. They are not eligible for coverage under the Income Continuance Plan.

## Saskatchewan Teachers' Retirement Plan

Superannuated teachers receiving an allowance from STRP or the Saskatchewan Teachers' Superannuation Commission who return to teach cannot contribute to the Saskatchewan Teachers Retirement Plan. The salary and number of days taught by each STRP superannuated teacher should be reported to the STRP using the CPP code of 1 to indicate the teacher has superannuated.

Teachers who have superannuated from another province and are receiving a monthly pension from there, and return to teach in Saskatchewan, are required to become members of STRP and have pension contributions deducted.



# Death, Resignations, Terminations, Retirements

## Annual Membership Fees

The actual percentage of days in the 197-day school year for which salary was received is used to calculate the regular membership fees rather than the length of the original contract.

If the percentage of days in the 197-day school year worked is less than 10 percent, the calculation is:

$$\frac{(\text{No. of days worked based on a 197-day school year} \times \text{Annual fee})}{197} - \text{Fees already deducted} = \text{Final deduction}$$

If the percentage of the days in the school year worked is 10 percent or more but less than 45 percent, the calculation is:

$$\frac{1}{2} \text{ Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

If the percentage of the days in the school year worked is 45 percent or more, the calculation is:

$$\text{Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

### Example

Assumptions:

- 2015-16 fee rate
- 197-day school year

<b>Situation</b>	<b>Percentage of Days Worked in the 197-day School Year</b>	<b>Annual Fees</b>
Member with a full-time contract resigns January 31 (98.5 days worked)	50% (98.5/197 days)	\$807.00 - (\$80.70 x 4) = \$484.20 fees due      fees paid      fees owing
Member with a full-time contract retires December 31 (78.8 days worked)	40% (78.8/197 days)	\$403.50 - (\$80.70 x 3) = \$161.40 fees due      fees paid      fees owing

## Contingency Fees

Fees are payable to the last day of active service (including sick days) using the actual salary paid to the member. Fees already deducted are subtracted from the amount due to calculate the final payment. The formula is:

$$\frac{\text{Actual salary for the period of the contract} \times \text{fee rate}}{\text{No. of months in contract}} = \text{Monthly deduction}$$

$$(\text{Actual salary received} \times \text{Contingency fee rate}) - \text{Total fees already deducted} = \text{Final Payment/adjustment}$$

### Example

Assumptions:

- total annual salary \$70,000
- contingency rate 0.075%

<b>Situation</b>	<b>Contingency Fees</b>
Member with full-time contract resigns January 31 Salary received is \$35,000 (50% x 70,000)	remit \$5.25 (\$35,000 x 0.075%) - (\$5.25 x 4) = \$5.25 final deduction
Member with full-time contract retires December 31 Salary received is \$28,000 (40% x 70,000)	remit \$5.25 (\$28,000 x 0.075%) - (\$5.25 x 3) = \$5.25 final deduction



# Death, Resignations, Terminations, Retirements

## Income Continuance Plan

For a member who dies, resigns, terminates, or retires mid year, premiums are made to the last day of active service and are calculated on the actual salary paid to the member during the school year. To calculate the premium for the last month of service, first determine the actual salary paid to the member. Multiply this by the premium rate of 1.6 percent. Subtract from this the premiums already deducted and remitted to the Federation. This will give you the final-month premium to be remitted to the Federation. The formula is:

$$(\text{Actual salary} \times \text{Premium rate}) - \text{Premiums previously deducted} = \text{Final deduction}$$

Please note that a member in receipt of a retirement benefit from the Saskatchewan Teachers' Superannuation Commission or the Saskatchewan Teachers' Retirement Plan is not eligible to participate in the Income Continuance Plan and premiums should not be deducted from salary.

### Example

#### Assumptions:

- annual salary for full-time member on a full-year contract: \$70,000
- premium rate = 1.6%

<i>Situation</i>	<i>ICP Premium</i>
<i>Full-time member with full-time contract resigns January 31 Salary received is \$35,000 (50% x 70,000)</i>	<i>remit \$112 (\$35,000 x 1.6%) - (\$112 x 4) = \$112 final deduction</i>
<i>Full-time member with full-time contract retires December 31 Salary received is \$28,000 (40% x 70,000)</i>	<i>remit \$112 (\$28,000 x 1.6%) - (\$112 x 3) = \$112 final deduction</i>

## Saskatchewan Teachers' Retirement Plan

Contributions are made to the last day of active service.

If contributions have been remitted on a 19.7 day basis and the teacher has taught for less than 185 days in the school year, entries must be reconciled in the last month the teacher worked to the actual days taught in the school year. Refer to the Contracts and Calculations Chapter, "Adjustments" Section, "Adjust to Actual Days Taught by Month."



## **Annual Membership Fees**

If a member on sabbatical leave receives 50 percent or more of the previous year's salary, the teacher is required to pay the full annual fee. Deductions are made on a 10-month basis.

Members on sabbatical leave receiving less than 50 percent of the previous year's salary are not required to pay fees.

## **Contingency Fees**

A member receiving 50 percent or more of salary must pay contingency fees. Contingency fees are calculated on the actual amount of salary received and not on the salary received prior to the leave.

A member receiving less than 50 percent of salary prior to leave does not pay contingency fees.

## **Income Continuance Plan**

If the member leaves part way through a school year, the premiums payable are based on the salary actually received up to the last day prior to the leave.

To continue coverage while on sabbatical leave, the member must apply directly to the STF for extended coverage within 30 calendar days after the date coverage would otherwise terminate. If coverage is approved by the STF, the total premium must be prepared in a lump sum directly to the Federation by the member for the period of the leave.

## **Saskatchewan Teachers' Retirement Plan**

When a teacher receives 50 percent or more of salary, contributions may be made if the teacher has not previously purchased education leave service. **Please contact the STRP before deducting and remitting sabbatical leave contributions so we may determine the teacher's eligibility to make such contributions.**

The contributions are made on a monthly basis as if the member were not on leave. The amount of the contribution is based on the regular full salary the teacher would have earned had he or she been teaching rather than on leave.

The teacher has the option to stop contributions for the period of leave. If this is the case, then no information for that teacher should be remitted until the teacher returns to work.

If the teacher chooses not to make contributions, then he or she may opt to purchase the service at a later date through arrangements made directly with STRP plan administrators.



# Maternity Leave/SEB Plan

---

## Annual Membership Fees

### SEB Plan

Regular fees are payable during the period of time the member is in receipt of Supplemental Employment Insurance benefits under Article 8 of the provincial collective bargaining agreement.

Membership fees should be based on the number of days the teacher was in receipt of salary or SEB Plan benefits as follows:

Calculate the percentage of days in the 197-day school year the teacher has worked (including sick days and days in receipt of SEB Plan benefits) before the commencement date of the leave. Days in receipt of SEB Plan benefits are considered days worked.

If the percentage of days in the school year worked is less than 10 percent, the calculation is:

$$\frac{(\text{No. of days worked based on a 197-day school year} \times \text{Annual fee})}{197} - \text{Fees already deducted} = \text{Final deduction}$$

If the percentage of the days in the school year worked is 10 percent or more but less than 45 percent, the calculation is:

$$\frac{1}{2} \text{ Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

If the percentage of days in the school year worked is 45 percent or more, the calculation is:

$$\text{Annual fee} - \text{Fees previously deducted} = \text{Final deduction}$$

### Maternity Leave

Once a member is on maternity leave and is no longer in receipt of Supplemental Employment Insurance benefits, no regular fees are payable for that time.

Once the teacher returns from the leave, first determine the number of days remaining to the end of the school year. Add this to the number of days in the school year that the teacher worked prior to the leave and the number of days in receipt of SEB Plan benefits. This is the total days worked in the school year that is to be used to calculate the percentage of the days worked in the school year. Finally, determine the amount of fees to be deducted over the remainder of the school year by repeating the above calculation.

## Contingency Fees

### SEB Plan

Fees are payable for the period of time the member is in receipt of Supplemental Employment Insurance benefits under Article 8 of the provincial collective bargaining agreement.

Fees should not be calculated based on the actual amount paid to the member. Rather, fees are to be calculated based on the rate of salary the member would have been entitled to receive if she was actively teaching during that period.

### Maternity Leave

Once a member is on maternity leave and is no longer in receipt of Supplemental Employment Insurance benefits, no deduction should be made.



## **Income Continuance Plan**

### **SEB Plan**

Income Continuance Plan premiums are payable for the period of time the member is in receipt of Supplemental Employment Insurance benefits under Article 8 of the provincial collective bargaining agreement.

Premiums should not be calculated based on the actual amount paid to the member. Rather, premiums are to be calculated based on the rate of salary the member would have been entitled to receive if she had been actively teaching during that period.

### **Maternity, Paternity or Adoption Leave**

Once a member is on maternity leave and is no longer in receipt of Supplemental Employment Insurance benefits, no deduction is made. To continue coverage while on leave, the member must apply directly to the STF for extended coverage within 30 calendar days after the date coverage would otherwise terminate. If coverage is approved by the STF, the total premium must be prepaid in a lump sum directly to the Federation by the member for the period of the leave.

## **Saskatchewan Teachers' Retirement Plan**

### **SEB Plan**

Contributions are payable for the period of time during the school calendar year the member is in receipt of Supplemental Employment Benefits under Article 8 of the provincial collective bargaining agreement.

The calculation of SEB Plan contributions for STRP requires the use of 100 percent of the teacher's salary that she would have earned had she been teaching. This procedure is used for both full-time and part-time contract teachers. A form to help you with the payroll calculation of the SEB Plan payment is found on page 33 of the *2013-2017 Provincial Collective Bargaining Agreement*.

The presumptive period for SEB Plan benefits is 17 weeks commencing the date of delivery. Refer to the Agreement for further information on SEB Plan benefits, including eligibility requirements, benefit periods and procedures.

When submitting the contribution entry to the STRP, it is essential to use the correct deduction rate based on 100% of salary, and submit the proper month, record type, employment type, CPP code (7), salary, actual days and contributions that correspond with the time to which the SEB Plan leave applies. The Contribution Table that must be used for SEB Plan calculations is the table that corresponds with the time of the leave. It is also important to ensure the correct school years are indicated for the entries as they may cross two school years.

There are two parts to preparing the entries required when a teacher goes on maternity leave. The first part deals with adjusting the teacher's service to actual days taught to ensure she is given proper credit for the number of days she actually taught. The second part is to prepare the remittance required for the SEB Plan payment.



# Maternity Leave/SEB Plan

Part I of the calculation can be found under the Contracts and Calculations Chapter, “Adjustments” Section, “Adjust to Actual Days Taught by Month” (please refer to that section). Part II of the calculation is discussed below, and an example follows at the end of the section.

Part II - To approach the calculations for SEB Plan, and to obtain the information needed to remit the SEB Plan entries, the following questions need to be answered before you can prepare the remittance:

1. What is the date of the baby's birth?
2. What is the teacher's daily salary rate?

The daily salary rate used is 100 percent of the daily salary rate the teacher would have earned had she taught. The monthly salary to be used when reporting STRP contributions while on SEB Plan is:

**Monthly salary = (Daily salary rate) x (SEB Plan days earned in the month)**

3. What is the number of SEB Plan days earned in each month?

When submitting entries to the STRP it is essential to report the salary, days and contributions so they correspond with the month to which the SEB Plan leave applies.

## Example

*Permanent, Full-time Contract*

*Ann Yin has a permanent full-time contract with School Board #123 over the 2015-16 school year. Her annual salary is \$72,553.00. She went on maternity leave August 25, 2015. Her baby was born on September 1, 2015.*

1. What is the date of the baby's birth? *September 1, 2015*
2. What is the teacher's daily salary rate? *\$368.29/day (\$72,553.00 ÷ 197 days)*
3. What is the number of SEB Plan days earned in each month? *Refer to the attached calendar.  
September – 21.00; October – 21.00; November – 20.00; December – 14.00;*

*The school board would remit her salary, service and contributions on a monthly basis. For the period of her SEB Plan benefits, her entries for the 2015-16 school year would be:*

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
613 613 613	Yin, Ann	Sep	10	F	7	\$7,734.09	21.00	\$833.28
613 613 613	Yin, Ann	Oct	10	F	7	7,734.09	21.00	833.28
613 613 613	Yin, Ann	Nov	10	F	7	7,365.80	20.00	793.60
613 613 613	Yin, Ann	Dec	10	F	7	5,156.06	14.00	555.52
TOTAL						\$27,990.04	76.00	\$3,015.68

*Take special note of the Employment Type and CPP code used.*

## Notes:

- Daily salary rates:  
September to December:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:  
September to December:  $\$39.68/\text{day}$ 
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.



Contracts and Calculations

# Maternity Leave/SEB Plan

---

- September:
  - Salary:  $\$368.29/\text{day} \times 21.00 \text{ days} = \$7,734.09$
  - Days: 21.00 (refer to the calendar on the following page)
  - Contributions:  $\$39.68/\text{day} \times 21.00 \text{ days} = \$833.28$
- October:
  - Salary:  $\$368.29/\text{day} \times 21.00 \text{ days} = \$7,734.09$
  - Days: 21.00 (refer to the calendar on the following page)
  - Contributions:  $\$39.68/\text{day} \times 21.00 \text{ days} = \$833.28$
- November:
  - Salary:  $\$368.29/\text{day} \times 20.00 \text{ days} = \$7,365.80$
  - Days: 20.00 (refer to the calendar on the following page)
  - Contributions:  $\$39.68/\text{day} \times 20.00 \text{ days} = \$793.60$
- December:
  - Salary:  $\$368.29/\text{day} \times 14.00 \text{ days} = \$5,156.00$
  - Days: 14.00 (refer to the calendar on the following page)
  - Contributions:  $\$39.68/\text{day} \times 14.00 \text{ days} = \$555.52$

Refer to the STRP Chapter, “*Reports and Forms*” Section, for a complete description of the Current School Year Contributions form and codes used.

See the calendar for this example on the following page. The calendar indicates how to calculate the number of SEB Plan days earned in each month.



# Maternity Leave/SEB Plan

September 2015						
S	M	T	W	TH	F	S
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
6	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>
13	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>
20	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
27	<b>28</b>	<b>29</b>	<b>30</b>			

October 2015						
S	M	T	W	TH	F	S
				<b>1</b>	<b>2</b>	<b>3</b>
4	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
11	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
18	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>
25	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>

November 2015						
S	M	T	W	TH	F	S
1	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
8	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
15	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>
22	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>
29	<b>30</b>					

December 2015						
S	M	T	W	TH	F	S
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
6	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>
13	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>
20	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
27	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>		

## Example Notes (continued):

- Statutory holidays are squared.
- Saturdays and Sundays are grayed out.
- Teaching days have been bolded.

Find the date of the baby's birth and circle that date – it's September 1, 2015. Then count 17 weeks from the date the baby was born and circle that date – it's December 28, 2015. Now count only the teaching days between those two dates, including the circled dates.

- Calculation of SEB Plan days earned in each month:

September: From September 1 to 30 there are 21 teaching days. September 7 is a statutory holiday.  
 October: From October 1 to 31 there are 21 teaching days. October 12 is a statutory holiday.  
 November: From November 1 to 30 there are 20 teaching days. November 11 is a statutory holiday.  
 December: From December 1 to 28 there are 14 teaching days. December 21 to 28 are holidays/non-teaching days.

## Maternity Leave

Once a member is on maternity leave and is no longer in receipt of Supplemental Employment Benefits, no regular monthly contributions are payable for that time. The teacher is encouraged to contact the STRP administrators directly to obtain information on purchasing maternity/parenting leave.



## Income Continuance Plan

Members who are on a board-approved leave of absence without pay may apply directly to the STF for extended coverage within 30 calendar days after the date coverage would otherwise terminate. If coverage is approved by the STF, the total premium must be prepaid in a lump sum directly to the Federation by the member for the period of the leave.

## Saskatchewan Teachers' Retirement Plan

Each month in which a full-time teacher takes unpaid leave, "X" is used in the Employment Type field. The number of days actually missed is subtracted from 19.70 and the difference is remitted to STRP.

At year end, if 12 days or less have been missed, a current year adjustment is made to bring total service up to 197 days. Refer to the Contracts and Calculations Chapter, "Adjustments" Section, "Bump Up to Full Year Rule." Contributions are to be made for this adjusted service.

If more than 12 days have been missed, no adjustment is necessary and the teacher's eligibility service will be equal to contributory service for the months remitted with the code "X".

### Example

#### Unpaid Leave – More Than 12 days

*Tom Hak has a permanent full-time contract with School Board #123. His annual salary is \$72,553.00. In each of the months of September, October and November he took five days of unpaid leave. As more than 12 days were missed during the school year, the Bump Up to Full Year Rule is not required at year end.*

*Refer to the Contracts and Calculations Chapter, "Adjustments" Section for a description of the Bump Up to Full Year Rule.*

*The school board would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, his entries would be:*

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	X	0	\$ 5,413.86	14.70	\$ 583.30
687 687 687	Hak, Tom	Oct	10	X	0	5,413.86	14.70	583.30
687 687 687	Hak, Tom	Nov	10	X	0	5,413.86	14.70	583.30
687 687 687	Hak, Tom	Dec	10	F	0	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Jan	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Feb	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Mar	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Apr	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	May	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Jun	10	F	0	7,255.30	19.70	778.94
TOTAL						\$67,028.68	182.00	\$7,205.24

*Take special note of the Employment Type used in the months of September, October and November.*

### Notes:

- Daily salary rates:  
September to June:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:  
September to December:  $\$39.68/\text{day}$ 
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.



# Unpaid Leave

January to June: \$39.54/day

- \$39.54 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of \$368.29/day.

• September to November:

- Salary: \$368.29/day x 14.70 days = \$5,413.86
- Days: 197.00 days/year ÷ 10 months = 19.70 days – 5 days unpaid leave = 14.70 days
- Contributions: \$39.68/day x 14.70 days = \$583.30

• December:

- Salary: \$368.29/day x 19.70 days = \$7,255.31
- Days: 197.00 days/year ÷ 10 months = 19.70 days
- Contributions: \$39.68/day x 19.70 days = \$781.70

• January to June:

- Salary: \$368.29/day x 19.70 days = \$7,255.31
- Days: 197.00 days/year ÷ 10 months = 19.70 days
- Contributions: \$39.54/day x 19.70 days = \$778.94

Refer to the STRP Chapter, “Reports and Forms” Section, for a complete description of the Current School Year Contributions form and codes used.

## Example

### Unpaid Leave – Less Than 12 Days

Tom Hak has a permanent full-time contract with School Board #123. His annual salary is \$72,553.00. In each of the months of September, October and November he took one day of unpaid leave. As fewer than 12 days were missed during the school year, the Bump Up to Full Year Rule should be applied. The bump up is indicated on the last three lines of the remittance below.

Refer to the Contracts and Calculations Chapter, “Adjustments” Section for a description of the Bump Up to Full Year Rule.

The school board would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	X	0	\$6,887.01	18.70	\$742.02
687 687 687	Hak, Tom	Oct	10	X	0	6,887.01	18.70	742.02
687 687 687	Hak, Tom	Nov	10	X	0	6,887.01	18.70	742.02
687 687 687	Hak, Tom	Dec	10	F	0	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Jan	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Feb	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Mar	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Apr	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	May	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Jun	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Sep	10	F	0	368.29	1.00	39.68
687 687 687	Hak, Tom	Oct	10	F	0	368.29	1.00	39.68
687 687 687	Hak, Tom	Nov	10	F	0	368.29	1.00	39.68
TOTAL						\$72,553.00	197.00	\$7,800.44

Take special note of the employment type used in the months of September, October and November, on the original remittance and on the adjusting portion of the remittance.

## Notes:

- Daily salary rates:  
September to June: \$72,553.00 ÷ 197 days = \$368.29/day



- Daily contribution rates:  
September to December: \$39.68/day
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- January to June: \$39.54/day
  - \$39.54 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of \$368.29/day.

Original remittance:

- September to November:
  - Salary: \$368.29/day x 18.70 days = \$6,887.01
  - Days: 197.00 days/year ÷ 10 months = 19.70 days – 1 day unpaid leave = 18.70 days
  - Contributions: \$39.68/day x 18.70 days = \$742.02
- December:
  - Salary: \$368.29/day x 19.70 days = \$7,255.30
  - Days: 197.00 days/year ÷ 10 months = 19.70 days
  - Contributions: \$39.68/day x 19.70 days = \$781.70
- January to June:
  - Salary: \$368.29/day x 19.70 days = \$7,255.30
  - Days: 197.00 days/year ÷ 10 months = 19.70 days
  - Contributions: \$39.54/day x 19.70 days = \$778.94

Adjusting Remittance:

- September to November:
  - Salary: \$368.29/day x 1.00 day = \$368.29
  - Days: 1 day of unpaid leave
  - Contributions: \$39.68/day x 1.00 day = \$39.68

Refer to the STRP Chapter, “Reports and Forms” Section, for a complete description of the Current School Year Contributions form and codes used.

**Adjusting a Previous Month to indicate an Unpaid Leave**

*If a board needs to adjust a previous month's remittance for a teacher to document an unpaid leave day in that previous month, you need to do the following:*

- Reverse the entire original entry of 19.7 days - that includes salary, days and contributions (record type 20 as it's an adjustment).
- Put in the new entry with a record type of 10 and an employment type of X - include the applicable salary, days and contributions.

**Example**

Original entry:

SIN	ET Name	Month	RT	ET	CPP Code	Salary	Days	Contributions
687687687	Hak, Tom	Sep	10	F	0	\$7,255.30	19.7	\$781.70
To correct:								
687687687	Hak, Tom	Sep	20	F	0	\$(7,255.30)	(19.7)	\$(781.70)
687687687	Hak, Tom	Sep	10	X	0	\$5,413.86	14.7	\$583.30



## Deferred Salary Leave

---

Contracts in some school jurisdictions have arrangements whereby an individual may defer or set aside a portion of their regular salary in order to take a leave while receiving the deferred portion of their pay. For example, an individual may receive 80 percent of salary (while deferring 20 percent of salary per year) during a four-year employment period. The individual then receives 80 percent of salary during a one-year leave period.

### Annual Membership Fees

Membership fees would not be required during the period of the leave.

### Contingency Fees

In this case, contingency fees should be deducted as if the individual was receiving 100 percent of the salary during the four-year period. Contingency fees would not be required during the period of the leave.

### Income Continuance Plan

During the deferral period, ICP premiums should be deducted as if the member were receiving 100 percent of salary.

During the leave period, if the member wants to maintain coverage, he/she must apply directly to the STF for extended coverage within 30 calendar days after the date coverage would otherwise terminate. If coverage is approved by the STF, the total premium must be prepaid in a lump sum directly to the Federation by the member for the period of the leave.

### Saskatchewan Teachers' Retirement Plan

During the deferral period, where the teacher is working but receiving a reduced salary, salary and days should be reported and contributions deducted as if the teacher was receiving 100 percent of their salary. The CPP code reported should be a code "5."

During the leave portion, the teacher may elect to continue contributing to the pension plan. The amount of the contribution is based on the regular full salary the teacher would have earned had he or she been teaching rather than on leave. The CPP code reported should be a code "8." If the teacher chooses not to make contributions, then the teacher may opt to purchase the service at a later date through arrangements made directly with STRP plan administrators.



## Contracts and Calculations

# Deferred Salary Leave

### Example

#### Deferral Period

Tom Hak has a permanent full-time contract with School Board #123. His annual salary is \$72,553.00. Assume that Tom has commenced the deferral period of his deferred salary leave.

The school board would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	5	\$7,255.30	19.70	\$781.70
687 687 687	Hak, Tom	Oct	10	F	5	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Nov	10	F	5	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Dec	10	F	5	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Jan	10	F	5	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Feb	10	F	5	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Mar	10	F	5	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Apr	10	F	5	7,255.30	19.70	778.94
687 687 687	Hak, Tom	May	10	F	5	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Jun	10	F	5	7,255.30	19.70	778.94
TOTAL						\$72,553.00	197.00	\$7,800.44

### Notes:

- Daily salary rates:  
September to June:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:  
September to December – \$39.68/day
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- January to June: \$39.54/day
  - \$39.54 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of \$368.29/day.
- September to December:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 19.70 \text{ days} = \$781.70$
- January to June:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.54/\text{day} \times 19.70 \text{ days} = \$778.94$

Refer to the STRP Chapter, “Reports and Forms” Section, for a complete description of the Current School Year Contributions form and codes used.



# Deferred Salary Leave

## Example

### Leave Period

Tom Hak has a permanent full-time contract with School Board #123. His annual salary is \$72,553.00. Assume that Tom has commenced the leave period of his deferred salary leave and he chose to continue contributing to the pension plan by regular monthly school board remittances.

The school board would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, his entries would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	8	\$7,255.30	19.70	\$781.70
687 687 687	Hak, Tom	Oct	10	F	8	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Nov	10	F	8	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Dec	10	F	8	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Jan	10	F	8	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Feb	10	F	8	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Mar	10	F	8	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Apr	10	F	8	7,255.30	19.70	778.94
687 687 687	Hak, Tom	May	10	F	8	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Jun	10	F	8	7,255.30	19.70	778.94
TOTAL						\$72,553.00	197.00	\$7,800.44

## Notes:

- Daily salary rates:  
September to June:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:  
September to December – \$39.68/day
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- January to June: \$39.54/day
  - \$39.54 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of \$368.29/day.
- September to December:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 19.70 \text{ days} = \$781.70$
- January to June:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.54/\text{day} \times 19.70 \text{ days} = \$778.94$

Refer to the STRP Chapter, "Reports and Forms" Section, for a complete description of the Current School Year Contributions form and codes used.



## Retroactive Pay

All fees, premiums and contributions are to be deducted for all teachers receiving retroactive pay including those who are no longer employed by a remitting school jurisdiction.

## Contingency Fees

Calculate the fees payable separately for retroactive pay as follows:

$$\text{Retroactive pay} \times \text{Contingency fee rate} = \text{Contingency Fee}$$

If the new salary for the retroactive settlement affects the salary for the current month, then the deduction for the current month must be made using the new salary.

Contingency fees calculated on the retroactive salary should be reported separately from the current remittances and on a monthly basis. Contingency fees calculated on the retroactive salary for prior school years can be reported as an annual lump sum or on a monthly basis.

## Income Continuance Plan

Calculate the premiums payable separately for retroactive pay as follows:

$$\text{Retroactive pay} \times \text{Premium rate} = \text{ICP premium}$$

If the new salary for the retroactive settlement affects the salary for the current month, then the premium contribution for the current month must be made using the new salary.

ICP premiums calculated on the retroactive salary should be reported separately from the current remittances and on a monthly basis. ICP premiums calculated on the retroactive salary for prior school years can be reported as an annual lump sum or on a monthly basis.

## Saskatchewan Teachers' Retirement Plan

Adjusting entries to reflect retroactive salary increases are always made by month and by school year. If the retroactive pay relates to the current school year, the adjusting entries must be shown as current year adjustments on a Current School Year Contributions form or in WRS, **broken down by month**. If the retroactive pay relates to a previous school year, the adjusting entries must be shown as previous year adjustments on a Previous School Years Contributions form or in WRS, **broken down by month**. The formulas to calculate the adjustment in salary and contributions are as follows:

$$\begin{aligned} &\text{Adjustment to Salary} = \\ &(\text{New daily salary rate} - \text{Old daily salary rate}) \times (\text{No. of days previously reported in the month}) \end{aligned}$$

$$\begin{aligned} &\text{Adjustment to Contributions} = \\ &(\text{New daily contribution rate} - \text{Old daily contribution rate}) \times (\text{No. of days previously reported in the month}) \end{aligned}$$

For anyone who had a break in service in the year retroactive salary applies and whose days were adjusted to actual for that year (i.e. someone in receipt of SEB plan, a member who retired or a member who received ICP benefits), retroactive salary must also be remitted on an actual-days basis.



# Retroactive Pay

## Example

### Current School Year

Tom Hak has a permanent full-time contract with School Board #123 over the 2015-16 school year. His annual salary was \$72,553.00 at the beginning of the school year. Assume that on November 1, 2015 a new provincial collective bargaining agreement was signed requiring retro-pay of 2 percent to be paid back to the beginning of the school year. Also assume that you have already sent in the monthly remittances for September and October.

The school board would remit his salary, service and contributions on a monthly basis. Over the period of the 2015-16 school year, his original entries and his retro-pay adjustments would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	0	\$7,255.30	19.70	\$781.70
687 687 687	Hak, Tom	Oct	10	F	0	\$7,255.30	19.70	781.70
687 687 687	Hak, Tom	Sep	20	F	0	145.10	0.00	18.12
687 687 687	Hak, Tom	Oct	20	F	0	145.10	0.00	18.12
687 687 687	Hak, Tom	Nov	10	F	0	7,400.40	19.70	799.82
687 687 687	Hak, Tom	Dec	10	F	0	7,400.40	19.70	796.86
687 687 687	Hak, Tom	Jan	10	F	0	7,400.40	19.70	796.86
687 687 687	Hak, Tom	Feb	10	F	0	7,400.40	19.70	796.86
687 687 687	Hak, Tom	Mar	10	F	0	7,400.40	19.70	796.86
687 687 687	Hak, Tom	Apr	10	F	0	7,400.40	19.70	796.86
687 687 687	Hak, Tom	May	10	F	0	7,400.40	19.70	796.86
687 687 687	Hak, Tom	Jun	10	F	0	7,400.40	19.70	796.86
TOTAL						\$74,004.00	197.00	\$7,180.62

## Notes:

- Daily salary rates:  
Original Remittances:  
September to October:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$   
Adjusting Remittances, and thereafter:  
September to June:  $(\$72,553.00 \times 1.02) = \$74,004.06 \div 197 \text{ days} = \$375.66/\text{day}$
- Daily contribution rates:  
Original Remittance:  
September to October: \$39.68/day
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- Adjusting Remittances, and thereafter:  
September to December: \$40.60/day
  - \$40.60 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$375.66/day.
  - January to June: \$40.45/day
    - \$40.45 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of \$375.66/day.
- September to October:  
Original Remittance:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 19.70 \text{ days} = \$781.70$



## Contracts and Calculations

# Retroactive Pay

- Adjusting Remittance:
  - Salary:  $(\$375.66/\text{day} - \$368.24/\text{day}) \times 19.70 \text{ days} = \$145.10$
  - Days: no change
  - Contributions:  $(\$40.60/\text{day} - \$39.68/\text{day}) \times 19.70 \text{ days} = \$18.12$
- November to December:
  - Salary:  $\$375.66 \times 19.70 \text{ days} = \$7,400.40$
  - Days:  $197 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$40.60/\text{day} \times 19.70 \text{ days} = \$799.82$
- January to June:
  - Salary:  $\$375.66 \times 19.70 \text{ days} = \$7,400.40$
  - Days:  $197 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$40.45/\text{day} \times 19.70 \text{ days} = \$796.87$

Refer to the STRP Chapter, "Reports and Forms" Section, for a complete description of the Current School Year Contributions form and codes used.

### Example

#### Previous School Year

Tom Hak has a permanent full-time contract with School Board #123 over the 2014-15 school year. His annual salary was \$72,533.00. Assume that on August 31, 2015 a new provincial collective bargaining agreement was signed requiring retro-pay of 2 percent to be paid back to January 1, 2015. Assume that you have already sent in the monthly remittances for January to June on a 19.70 day/month basis.

The school board would remit his salary, service and contributions on a monthly basis. In September of the 2015-16 school year his retro-pay entries for the 2014-15 school year for January to June would be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Jan	30	F	0	\$145.10	0.00	\$16.35
687 687 687	Hak, Tom	Feb	30	F	0	145.10	0.00	16.35
687 687 687	Hak, Tom	Mar	30	F	0	145.10	0.00	16.35
687 687 687	Hak, Tom	Apr	30	F	0	145.10	0.00	16.35
687 687 687	Hak, Tom	May	30	F	0	145.10	0.00	16.35
687 687 687	Hak, Tom	Jun	30	F	0	145.10	0.00	16.35
TOTAL						\$870.60	0.00	\$98.10

### Notes:

- Daily salary rates:  
Original Remittance:  
January to June:  $\$72,533.00 \div 197 \text{ days} = \$368.29/\text{day}$   
Adjusting Remittance:  
January to June:  $(\$72,553.00 \times 1.02) = \$74,004.06 \div 197 \text{ days} = \$375.66/\text{day}$
- Daily contribution rates:  
Original Remittance:  
January to June:  $\$35.63/\text{day}$ 
  - \$35.63 is the daily deduction from the January 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- Adjusting Remittance:  
January to June:  $\$36.46/\text{day}$ 
  - \$36.46 is the daily deduction from the January 1, 2015 Contribution Tables based on the daily salary rate of \$375.66/day.



## Retroactive Pay

---

- January to June:
  - Salary:  $(\$375.66/\text{day} - \$368.29/\text{day}) \times 19.70 \text{ days} = \$145.10$
  - Days: no change
  - Contributions:  $(\$36.46/\text{day} - \$35.63/\text{day}) \times 19.70 \text{ days} = \$16.35$

Refer to the STRP Chapter, “*Reports and Forms*” Section, for a complete description of the Previous School Years Contributions form and codes used.



## Contingency Fees

Special allowances as described in the Contracts and Calculations Chapter, “*Determination of Salary*” section, page 2 need to be included in the salary used for calculating contingency fee contributions. If the amount of annual allowance is known, add this to the annual salary. Contingency fee deductions should be calculated based on the total annual salary to be received on a 10-month basis.

If the amount of the allowance to be received is not known, or fluctuates from one month to the next, remit contingency fees on this amount when it is paid as follows:

$$(\text{Amount of allowance} + \text{Gross salary}) \times \text{Contingency fee rate} = \text{Contingency fee for the month}$$

## Income Continuance Plan

Special allowances as described in the Contracts and Calculations Chapter, “*Determination of Salary*” section, page 2 need to be included in the salary used for calculating ICP premiums.

If the annual allowance is known in advance, and the member is on a full-time, full-year contract, add the allowance to the annual salary. Calculate the premiums as you would normally and remit on a 10-month basis from September to June.

If the amount of the allowance to be received is not known, or fluctuates from one month to the next, calculate and remit the ICP premiums in the month when the allowance is actually paid. The formula is:

$$(\text{Allowance actually paid} + \text{Gross monthly salary}) \times \text{Premium rate} = \text{Deduction for the month}$$

## Saskatchewan Teachers’ Retirement Plan

Special allowances as described in the Contracts and Calculations Chapter, “*Determination of Salary*” section, need to be included in the salary used for calculating STRP Contributions.

### Example

#### *Principal’s Allowance*

*Tom Hak has a permanent full-time contract with School Board #123, and he is also a principal. His annual salary is \$72,553.00. His total principal allowance is \$5,000.00 for the year.*

*The school board would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, his entries would be:*

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	F	0	\$7,755.30	19.70	\$843.75
687 687 687	Hak, Tom	Oct	10	F	0	7,755.30	19.70	843.75
687 687 687	Hak, Tom	Nov	10	F	0	7,755.30	19.70	843.75
687 687 687	Hak, Tom	Dec	10	F	0	7,755.30	19.70	843.75
687 687 687	Hak, Tom	Jan	10	F	0	7,755.30	19.70	840.80
687 687 687	Hak, Tom	Feb	10	F	0	7,755.30	19.70	840.80
687 687 687	Hak, Tom	Mar	10	F	0	7,755.30	19.70	840.80
687 687 687	Hak, Tom	Apr	10	F	0	7,755.30	19.70	840.80
687 687 687	Hak, Tom	May	10	F	0	7,755.30	19.70	840.80
687 687 687	Hak, Tom	Jun	10	F	0	7,755.30	19.70	840.80
TOTAL						\$77,553.00	197.00	\$8,419.80



## Special Allowances

---

**Notes:**

- Daily salary rates:  
September to June:  $(\$72,553.00 + \$5,000.00) \div 197 \text{ days} = \$393.67/\text{day}$
- Daily contribution rates:  
September to December: \$42.83/day
  - \$42.83 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$393.67/day.January to June: \$42.68/day
  - \$42.68 is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of \$393.67/day.
- September to December:
  - Salary:  $\$393.67/\text{day} \times 19.70 \text{ days} = \$7,755.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$42.83/\text{day} \times 19.70 \text{ days} = \$843.75$
- January to June:
  - Salary:  $\$393.67/\text{day} \times 19.70 \text{ days} = \$7,755.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$42.68/\text{day} \times 19.70 \text{ days} = \$840.80$

Refer to the STRP Chapter, “*Reports and Forms*” Section, for a complete description of the Current School Year Contributions form and codes used.



## **Contingency Fees**

Adjustments may be required from time to time. If this happens, correct the remittance to Federation in the same month the correction was made to the teacher's cheque.

Adjustments that apply to a previous year should still be reported even though the school year has passed. In the case of an over-deduction, a teacher should be provided with a refund.

## **Income Continuance Plan**

Adjustments may be required from time to time (for example, ICP premiums may have inadvertently been deducted from a member after he or she attained age 64). If this happens, correct the remittance to the Federation in the same month the correction is made to the teacher's cheque.

Adjustments that apply to a previous year should still be reported even though the school year has passed. In the case of an over-deduction, a teacher should be provided with a refund.

## **Saskatchewan Teachers' Retirement Plan**

### **Difference Adjustment/Reversal Adjustment**

Adjustments to previously submitted entries must be recorded by the month and may take the form of a "difference adjustment" or a "reversal adjustment."

A "difference adjustment" is the difference between what should have been reported for the month less what was previously reported for that month. If salary, days taught or contributions have been reported incorrectly, then a difference adjustment should be used. A difference adjustment to an entry in the current school year is done on a Current School Year Contributions form or in WRS with a record type of 20. If the adjustment is for an entry for a previous school year, it is done on a Previous School Years Contributions form or in WRS with a record type of 30.

A "reversal adjustment" consists of two entries: the first reverses the original entry and the second is a new entry with the correct information, and should be used when month, record type, employment type, or CPP code have been reported incorrectly. A reversal adjustment to an entry in the current school year is done on a Current School Year Contributions form or in WRS but the reversed entry is done with a record type of 20 and the new entry is done with a record type of 10. A reversal adjustment to an entry for a previous school year is done on a Previous School Years Contributions form or in WRS with a record type of 30 for both the reversing entry and new entry.



# Adjustments

**Example***Difference Adjustment*

Julia Ross has a temporary part-time contract (50 percent FTE) with School Board #123 from August 27 to December 31, 2015. Her annual salary is \$72,553.00.

The original entry sent to the STRP for September was:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$5,500.00	19.70	\$62.62
TOTAL						\$5,500.00	19.70	\$62.62

The entry should have been:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$3,627.65	9.85	\$390.85
TOTAL						\$3,627.65	9.85	\$390.85

Therefore the "difference adjustment" is:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	20	P	0	\$(1,872.35)	(9.85)	\$328.23
TOTAL						\$(1,872.35)	(9.85)	\$328.23

**Notes:**

- Daily salary rates:  
September:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:  
September:  $\$39.68/\text{day}$ 
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- September:  
**Entry should be:**
  - Salary:  $\$368.29/\text{day} \times 9.85 \text{ days} = \$3,627.65$
  - Days:  $(197.00 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 9.85 \text{ days} = \$390.85$
- Difference Adjustment:**
  - Salary:  $\$3,627.65 - \$5,500.00 = \$(1,872.35)$
  - Days:  $9.85 - 19.70 = (9.85) \text{ days}$
  - Contributions:  $\$390.85 - \$62.62 = \$328.23$

Refer to the STRP Chapter, "Reports and Forms" Section, for a complete description of the Current School Year Contributions form and codes used.



**Example**

*Reversal Adjustment*

Julia Ross has a temporary part-time contract (50 percent FTE) with School Board #123 from August 27 to December 31, 2015. Her annual salary is \$72,553.00.

The original entry sent to the STRP for September was:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	F	0	\$3,627.65	9.85	\$390.85
TOTAL						\$3,627.65	9.85	\$390.85

The entry should have been:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	10	P	0	\$3,627.65	9.85	\$390.85
TOTAL						\$3,627.65	9.85	\$390.85

Therefore the "reversal adjustment" is:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
689 689 689	Ross, Julia	Sep	20	F	0	(\$3,627.65)	(9.85)	(\$390.85)
689 689 689	Ross, Julia	Sep	10	P	0	\$3,627.65	9.85	\$390.85
TOTAL						\$0.00	0.00	\$0.00

**Notes:**

- Daily salary rates:  
September:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:  
September: \$39.68/day
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- September:
  - Salary:  $\$368.29/\text{day} \times 9.85 \text{ days} = \$3,627.65$
  - Days:  $(197.00 \text{ days/year} \div 10 \text{ months}) \times 50\% = 9.85 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 9.85 \text{ days} = \$390.85$

**Reversal Adjustment Note:**

- The entry should have been with an employment type of "P" not "F"; therefore, the entry sent had to be reversed and a new entry submitted. Notice there is no change in the amount of salary, days or contributions overall.

Refer to the STRP Chapter, "Reports and Forms" Section, for a complete description of the Current School Year Contributions form and codes used.



# Adjustments

## Adjust to Actual Days Taught By Month

There are occasions when a teacher quits teaching midway through the school year such as when a teacher goes on a maternity leave, resigns, etc. In such cases an adjustment to actual days taught by month is required.

### Example

#### Adjust to Actual Days Taught by Month

Ann Yin has a permanent full-time contract with School Board #123 over the 2015-16 school year. Her annual salary is \$72,553.00. She started teaching the first day of the school year and went on maternity leave on October 1, 2015, and did not teach after September 30, 2015.

Her teaching service has to be adjusted to actual days taught for two reasons: To ensure that Ann is given credit for all the days she actually taught, and to ensure that she is given credit, for eligibility purposes, because she taught during the month of August. Before you can prepare the remittance, you must gather the following information:

1. What is the teacher's daily salary rate? \$368.29/day ( $\$72,553.00 \div 197$  days)
2. What are actual teaching days in each month? August – 4.00; September – 21.00

Assume that the school board has already remitted her entries for September, as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
613 613 613	Yin, Ann	Sep	10	F	0	\$7,255.30	19.70	\$781.70
TOTAL						\$7,255.30	19.70	\$781.70

The remittance required to adjust Ann's service to actual days taught by month would then be:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
613 613 613	Yin, Ann	Aug	10	F	0	\$1,473.16	4.00	\$158.72
613 613 613	Yin, Ann	Sep	20	F	0	\$478.78	1.30	\$51.58
TOTAL						\$1,951.94	5.30	\$210.30

### Notes:

- Daily salary rates:  
August to September:  $\$72,553 \div 197$  days = \$368.29/day
- Daily contribution rates:  
August to September: \$39.68/day
  - \$39.68 is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of \$368.29/day.
- For the original entry:  
September:
  - Salary: \$368.29/day x 19.70 days = \$7,255.30
  - Days: 197 days/year  $\div$  10 months = 19.70 days
  - Contributions: \$39.68/day x 19.70 days = \$781.70
- For the adjustment to actual days taught by month:  
August:
  - Salary: \$368.29/day x 4.00 days = \$1,473.16
  - Days: 4.00
  - Contributions: \$39.68/day x 4.00 days = \$158.72



September:

- Salary: \$368.29/day x (21.00 days – 19.70 days) = \$478.78
- Days: 21.00 actual days – 19.70 days already remitted = 1.30 days
- Contributions: \$39.68/day x (21.00 days – 19.70 days) = \$51.58

Refer to the STRP Chapter, “Reports and Forms” Section, for a complete description of the Current School Year Contributions form and codes used.

### Bump Up to Full Year Rule

Currently, there are 197 actual teaching days in the school year. Effective July 1, 2002, when a teacher contributes to STRP for 185 days but less than 197 days, the teacher’s service is to be bumped up to a full year, or 197 days. For example, if a teacher makes contributions for 189 days in the 2015-16 school year, contributions should be collected and remitted in June 2016 for the “bump up” of eight days. If the combined service between two or more school boards is 185 days or more for a teacher, it is the **responsibility of the last remitting school board** to make the required adjustment, if a school board needs to be arbitrarily chosen. In this situation, the school board responsible will be notified by the STRP as soon as possible.

When a teacher works less than 185 days in a school year, contributions are required only for the actual number of days worked. The teacher’s daily salary is equal to the teacher’s actual salary paid divided by the actual number of days taught. Refer to the example below.

#### Example

*Bump Up to Full Year Rule:*

*Tom Hak has a permanent full-time contract with School Board #123. His annual salary is \$72,553.00. In each of the months of September, October and November he took three days of unpaid leave. As less than 12 days were missed during the school year, the Bump Up to Full Year Rule is applied. This reconciliation is indicated on the last three lines of the remittance below.*

*The school board would remit his salary, service and contributions on a monthly basis. As an example, over the period of the 2015-16 school year, his entries would be:*

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
687 687 687	Hak, Tom	Sep	10	X	0	\$6,150.44	16.70	\$662.66
687 687 687	Hak, Tom	Oct	10	X	0	6,150.44	16.70	662.66
687 687 687	Hak, Tom	Nov	10	X	0	6,150.44	16.70	662.66
687 687 687	Hak, Tom	Dec	10	F	0	7,255.30	19.70	781.70
687 687 687	Hak, Tom	Jan	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Feb	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Mar	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Apr	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	May	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Jun	10	F	0	7,255.30	19.70	778.94
687 687 687	Hak, Tom	Sep	10	F	0	1,104.86	3.00	119.04
687 687 687	Hak, Tom	Oct	10	F	0	1,104.86	3.00	119.04
687 687 687	Hak, Tom	Nov	10	F	0	1,104.86	3.00	119.04
TOTAL						\$72,553.00	197.00	\$7,800.44

*Take special note of the employment type used in the months of September, October and November, on the original remittance and on the adjusting portion of the remittance.*



# Adjustments

## Notes:

- Daily salary rates:  
September to June:  $\$72,553.00 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rates:  
September to December:  $\$39.68/\text{day}$ 
  - $\$39.68$  is the daily deduction from the July 1, 2015 Contribution Tables based on the daily salary rate of  $\$368.29/\text{day}$ .
- January to June:  $\$27.19/\text{day}$ 
  - $\$39.54$  is the daily deduction from the January 1, 2016 Contribution Tables based on the daily salary rate of  $\$368.29/\text{day}$ .
- Original remittance:  
September to November:
  - Salary:  $\$368.29/\text{day} \times 16.70 \text{ days} = \$6,150.44$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days} - 3.00 \text{ days unpaid leave} = 16.70 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 16.70 \text{ days} = \$662.66$
- December:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 19.70 \text{ days} = \$781.70$
- January to June:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.54/\text{day} \times 19.70 \text{ days} = \$778.94$
- Adjusting remittance to account for the Bump Up:  
September to November:
  - Salary:  $\$368.29/\text{day} \times 3.00 \text{ days} = \$1,104.86$
  - Days: 3.00 days of unpaid leave
  - Contributions:  $\$39.68/\text{day} \times 3.00 \text{ days} = \$119.04$

Refer to the STRP Chapter, “*Reports and Forms*” Section, for a complete description of the Current School Year Contributions form and codes used.

## Bump Down to Full Year Rule

Currently, a school year is considered to be 197 days and a teacher may never earn more than one year of pensionable service in any one school year. In some situations, it is possible that a teacher has taught more than 197 days in a school year. Many times it’s due to the fact that school boards have different school calendars with varying start and end dates, holidays and professional days.

In such circumstances, a “bump down” to 197 days is required. As part of the STRP year-end procedures, because a teacher cannot have more than 197 days, the STRP prepares the bump-down entries in July, before the year end is run. As the school board may be unaware that this situation has occurred for a teacher, the STRP will indicate on the Annual Confirmation Report that the member is now at 197 days and salary and/or contributions will need to be adjusted. If a school board must be arbitrarily chosen, it will be the **responsibility of the last remitting school board** to return the bump-down contributions to the teacher. For an example of this situation, please refer to the Contracts and Calculations Chapter, “*Adjustments*” Section, “*Bump Down to Full Year Rule*.”

### Example

#### *Bump Down to Full Year Rule*

*Suzi Kwan has a permanent full-time contract with School Board #123. She was able to substitute one day with School Board #456 because they have different school calendars. As such, she has 198 days for the school year.*

*School Board #123 and School Board #456 will both be contacted by the STRP to confirm the remittances that were forwarded to the STRP on behalf of Suzi Kwan. Because she has a permanent full-time contract with School Board #123, with 197 full-time teaching days already reported from them, School Board #456 will be asked to reverse the entry sent in for the day that Suzi substitute taught with them.*



## Seventh-Day Adventists

### Annual Membership Fees and Contingency Fees

Teachers belonging to the Seventh-Day Adventist Church, who can provide evidence that they are a member in good standing (letter from their minister), do not have to pay annual membership fees; however, the teacher must donate an equivalent amount to the McDowell Foundation. Refer to McDowell Foundation Section, page 10.

## More Than One Rate of Pay

### Saskatchewan Teachers' Retirement Plan

Teachers may earn more than one rate of pay in a month. When this occurs, contributions are calculated on the total salary for the month.

#### Example

##### *More than One Rate of Pay*

*A teacher teaches 4.00 days at a daily rate of \$210.00 and another 8.00 days at a daily rate of \$250.00. The salary for this month would be calculated as follows:*

<i>4.00 days @ \$210.00/day =</i>	<i>\$840.00</i>
<i><u>8.00 days @ \$250.00/day =</u></i>	<i><u>\$2,000.00</u></i>
<i>12.00 days</i>	<i>\$2,840.00 Total Salary</i>

#### Notes:

- \$236.67 is the daily rate of pay ( $\$2,840.00 \div 12 \text{ days}$ )
- \$24.14 is the daily contribution rate (from the January 1, 2016 Contribution Tables)
- \$289.68 is the monthly contribution ( $\$24.14 \times 12 \text{ days}$ )

## Varied School Days in a School Year

### Saskatchewan Teachers' Retirement Plan

Some school and colleges have school year calendars that are other than 197 days. For pension purposes, remittances must be adjusted to a 197 day school year.

Full-time and part-time teachers who teach a complete year in a school with a non-197 day school year should remit contributions on a 19.7 days per month basis (pro-rated for part-time service). Teachers who work less than a full year should remit actual days converted to a 197 day school year. To calculate the conversion factor, divide 197 days by the total number of days in the school year for the school the teacher provided teaching service for. Please note that the "Bump Up to Full Year Rule" applies if the days converted to the 197 day school year are at least 185 but less than 197.



# Other

## Example

### Permanent, Full-Time Contract

Lil Reid has a permanent full-time contract for the 2015-16 school year. Her annual salary is \$72,553.00. The school she teaches at has a 194 day school year.

The remittances from September to December using the 19.7 day per month basis are as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
692 692 692	Reid, Lil	Sep	10	F	0	\$ 7,255.30	19.70	\$781.70
692 692 692	Reid, Lil	Oct	10	F	0	7,255.30	19.70	781.70
692 692 692	Reid, Lil	Nov	10	F	0	7,255.30	19.70	781.70
692 692 692	Reid, Lil	Dec	10	F	0	7,255.30	19.70	781.70
TOTAL						\$29,021.20	78.80	\$3,126.80

## Notes:

- Daily salary rate (based on the 197 day school year, not the 194 day school year):  
September to December:  $\$72,553 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rate (based on daily salary rate above for the 197 day school year):  
September to December:  $\$39.68/\text{day}$
- September to December:
  - Salary:  $\$368.29/\text{day} \times 19.70 \text{ days} = \$7,255.30$
  - Days:  $197.00 \text{ days/year} \div 10 \text{ months} = 19.70 \text{ days}$
  - Contributions:  $\$39.68/\text{day} \times 19.70 \text{ days} = \$781.70$

## Example

### Temporary Full-Time Contract, Termination Mid-Year

Paul White has a temporary full time contract for the 2015-16 school year. He works 53 days from August to October. His annualized salary is \$72,553. The school he teaches at has a 194 day school year. Since Paul works less than a full year, remittances are required for actual days based on a 197 day school year.

To calculate the days worked based on a 197 day school year, multiply the actual days worked by a conversion factor of 197 divided by the days in the school year. For a 194 day school year, the conversion factor is 1.015 (197 divided by 194).

Month	Days Taught (194-day school year)	Conversion Factor	197 School Year Days
August	12	1.015	12.18
September	19	1.015	19.29
October	22	1.015	22.33
TOTAL	53		53.80



The remittances from August to October using actual days based on a 197 day school year are as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
667 667 667	White, Paul	Aug	10	F	0	\$4,485.77	12.18	\$483.30
667 667 667	White, Paul	Sep	10	F	0	7,104.31	19.29	765.43
667 667 667	White, Paul	Oct	10	F	0	8,223.92	22.33	886.05
TOTAL						\$19,814.00	53.80	\$2,134.78

**Notes:**

- Daily salary rate (based on the 197-day school year, not the 194-day school year):  
August to October:  $\$72,553 \div 197 \text{ days} = \$368.29/\text{day}$
- Daily contribution rate (based on daily salary rate above for the 197-day school year):  
September to October:  $\$39.68/\text{day}$
- August:
  - Salary:  $\$368.29/\text{day} \times 12.18 \text{ days} = \$4,485.77$
  - Days: 12.18 days
  - Contributions:  $\$39.68/\text{day} \times 12.18 \text{ days} = \$483.30$
- September:
  - Salary:  $\$368.29/\text{day} \times 19.29 \text{ days} = \$7,104.31$
  - Days: 19.29 days
  - Contributions:  $\$39.68/\text{day} \times 19.29 \text{ days} = \$765.43$
- October:
  - Salary:  $\$368.29/\text{day} \times 22.33 \text{ days} = \$8,223.92$
  - Days: 22.33 days
  - Contributions:  $\$39.68/\text{day} \times 22.33 \text{ days} = \$886.05$

**Example**

*Substitute Teacher*

Fred Wall substitute teaches 3 days in September with School Board #532 over the 2015-16 school year. He is paid \$900 total for the 3 substitute days. School Board #532 has a 194 day school year. The September remittance using actual days based on a 197 day school year are as follows:

SIN	Employee Name	Month	RT	ET	CPP Code	Salary	Days Taught	Contributions Deducted
699 699 699	Wall, Fred	Sep	10	S	0	\$900.00	3.05	\$93.33

**Notes:**

- Conversion of days taught to 197-day school year  
September:  $3.00 \text{ days} \times (197 \div 194) = 3.05 \text{ days}$
- Daily salary rate (based on the 197 day school year, not the 194 day school year):  
September:  $\$900.00 \div 3.05 \text{ days} = \$295.08/\text{day}$
- Daily contribution rate (based on daily salary rate above for the 197-day school year):  
September:  $\$30.60/\text{day}$
- September:
  - Salary:  $\$295.08/\text{day} \times 3.05 \text{ days} = \$900.00$
  - Days: 3.05 days
  - Contributions:  $\$30.60/\text{day} \times 3.05 \text{ days} = \$93.33$



# Other

---

## Labour Disputes

### Saskatchewan Teachers' Retirement Plan

In the event of a strike or lockout action, the lost teaching days also result in lost pension days for the teachers under the Saskatchewan Teachers' Retirement Plan. Therefore, no days, salary or pension contributions are to be remitted to STRP for those specific days. The service and contributions lost **must be reported in the month in which the loss occurs** regardless of the timing of the adjustment on the teacher's paycheque. This ensures government contributions are not made for the days lost.

Full-time teachers with lost days should be reported with an Employment Type 'X'. Part-time teachers are still reported with the Employment Type 'P'.

Please note that days lost due to labour disputes are not eligible to be bumped up.

#### Example

##### *Full-Time Contract*

*A full-time teacher lost three days in June due to a strike. September to May would be reported at 19.7 days with an 'F' employment type. June would be reported at 16.7 days with an 'X' employment type.*

*The three days missed in June are NOT eligible to be bumped up.*

#### Example

##### *Part-Time Contract (50 percent FTE)*

*Teachers were locked-out for three days in September. The part-time teacher missed one day of work due to the lockout. September would be reported at 8.85 days with a 'P' employment type. October to June would be reported at 9.85 days with a 'P' employment type.*

#### Example

##### *Part-Time Contract (94.9 percent FTE) in Bump Up Position*

*A part-time teacher lost one day in June due to a strike. September to May would be reported at 18.7 days with a 'P' employment type. June would be reported at 17.7 days with a 'P' employment type.*

*As 11 days were missed during the school year, the teacher is in a bump-up position. An adjusting entry for one day would be reported for each of September to June. The one day missed due to the strike is NOT eligible to be bumped up.*



# Amendments to the Manual

---

## Updating Your Manual

The STF will issue updates to this manual twice per year. When you receive the updates, please insert them immediately into the binder so the manual is current. The process for this is as follows:

1. There will be a standard memorandum noting the amendment number attached to all amendments. Filing instructions listing all the sections to be replaced will also be included.
2. Enter on the Amendment Record the date the amendment was received and initial the appropriate number. Please ensure that the number on the Amendment Record corresponds to the amendment number you received.
3. It is not necessary to keep the covering letter that accompanies the amendments; however, information is provided on these memos that could help you in case of a lost amendment section.



# Amendments to the Manual

---

## Amendment Record

Each amendment will be issued a number. Amendments #1 to #38 have already been issued in previous versions of the Remittance Manual (1992 to July 2008). Therefore, the amendment numbers below start at #39.

Once you receive the new materials for each update, record the date in the space provided below. If you are missing an update, please contact the STF for a replacement.

<i>Update Number</i>	<i>Date Received</i>	<i>Update Number</i>	<i>Date Received</i>
#39		#56	
#40		#57	
#41		#58	
#42		#59	
#43		#60	
#44		#61	
#45		#62	
#46		#63	
#47		#64	
#48		#65	
#49		#66	
#50		#67	
#51		#68	
#52		#69	
#53		#70	
#54		#71	
#55		#72	



# Appendix A

---

## Introduction

The following calculations chart is intended for a quick reference and does not explain some of the terminology used. For example, the definition of salary is located on the determination of salary chart (see the Contracts and Calculations Chapter, page 2). Please refer to the individual chapters for a complete explanation of some of these situations and definitions of the terminology.

## Index – Calculations Chart

<b>Situation</b>	<b>Location</b>
Commencement mid-month .....	Page 6
Death, retirement, resignation or termination (before completion of contract) .....	Page 4
Deferred Salary Leave Plan – deferral period .....	Page 4
Deferred Salary Leave Plan – leave period .....	Page 5
Full-time contract .....	Page 2
Full-time teachers with unpaid leave .....	Page 6
Job-sharing .....	Page 2
Maternity leave .....	Page 5
Maternity leave – SEB Plan .....	Page 5
Part-time contract .....	Page 2
Part-time with two or more contracts .....	Page 2
Retroactive pay .....	Page 6
Sabbatical leave – part-way through a month (teacher opts not to make STRP contributions) .....	Page 4
Sabbatical leave – receiving 50 percent or more of previous salary .....	Page 4
Sabbatical leave – receiving less than 50 percent of previous salary .....	Page 4
Substitute .....	Page 3
Substitute with a contract in another division .....	Page 3
Substitute with a contract in your division – contract over 45 percent .....	Page 3
Substitute with a contract in your division – contract less than 45 percent .....	Page 3
Superannuated teachers returning to teach .....	Page 6
Teacher working full-time for 1/2 month and part-time for 1/2 month .....	Page 2
Teacher on ICP and teaching .....	Page 2
Temporary contract .....	Page 3



# Appendix A

Situation	Membership Fees	Contingency Fees	ICP	STRP
Full-time contract (100% September to June)	Full Annual Fee	0.075% of actual salary including any special allowances.	1.6% of actual salary including any special allowances.	For CPP integrated teachers, deduct according to the formula: $[10.2\% \times (YMPE/197)] + [12.4\% \times (\text{daily earnings} - YMPE/197)] = \text{daily contribution}$ .  For teachers not integrated with CPP, deduct according to the formula: $[12.4\% \times (\text{daily earnings})] = \text{daily contribution}$ .
Part-time contract/job-sharing	Determine the percentage of the number of days worked in the 197-day school year. Calculate using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year. <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee	0.075% of actual salary including any special allowances.	1.6% of actual salary including any special allowances.	Part-time contributions are made on a "percentage of full-time" basis. Calculate days eligible by multiplying the contract % by 19.7. Use this figure as days eligible. Calculate the contributions based on the full-time equivalent daily rate.
Part-time with two or more contracts	Deduct as for part-time employment for your division only.	0.075% of salary received from your division only.	1.6% of actual salary received from your division only.	Deduct as for part-time employment for your division only.
Teacher working full-time for 1/2 month and part-time for 1/2 month	Determine the percentage of the number of days worked in the 197-day school year. Deduct using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee	Deduct 0.075% of actual salary received.	Deduct 1.6% of actual salary received.	Remit one entry for part of month worked FT as % of total month taught x 19.7 days. Remit second entry for portion of month worked as part-time as $19.7 \times \% \text{ of month worked under part-time contract} \times \% \text{ of part-time contract}$ .
Teacher on part-time medical leave and working part-time	Determine the percentage of the number of days worked in the 197-day school year. Calculate using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year. <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee	0.075% of actual salary including any special allowances.	1.6% of actual salary including any special allowances.	Part-time contributions are made on a "percentage of full-time" basis. Calculate days eligible by multiplying the contract % by 19.7. Use this figure as days eligible. Calculate the contributions based on the full-time equivalent daily rate.



# Appendix A

Situation	Membership Fees	Contingency Fees	ICP	STRP
Temporary contract	Determine the percentage of the number of days worked in the 197-day school year Deduct using the following criteria: <i>Less than 10%:</i> Pro-rate based on number of days in the 197-day school year <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee	0.075% of actual salary including any special allowances.	1.6% of actual salary including any special allowances.	Deduct as for full-time or part-time employment as applicable. Reconcile to actual amount of days taught in each month for the entire year and deduct/remit the outstanding balance.
Substitute	No. of days worked based on a <u>197-day school year</u> x Annual Fee 197	Do not deduct.	Do not deduct.	Deduct the daily contribution for days actually taught in your division, following the proper formula for either CPP integrated teachers or non-CPP integrated teachers. (Refer to the Full-time Contract situation for formula.)
Substitute with a contract in another division	No. of days worked based on a <u>197-day school year</u> x Annual Fee 197	Do not deduct.	Do not deduct.	Deduct the daily contribution for days actually taught in your division, following the proper formula for either CPP integrated teachers or non-CPP integrated teachers. (Refer to the Full-time Contract situation for formula.)
Substitute with a contract in your division (contract is over 45%)	<u>Contract:</u> Deduct annual fee according to actual percentage of the days worked in the 197-day school year taught using the following criteria: <i>45% or more:</i> Annual Fee <u>Substitute:</u> Do not deduct.	<u>Contract:</u> 0.075% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> 1.6% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> Deduct as for full-time or part-time employment as applicable, as described above. <u>Substitute:</u> Deduct as for substitute employment actually taught in your division, as described above.
Substitute with a contract in your division (contract is less than 45%)	<u>Contract:</u> Deduct annual fee according to actual percentage of the days worked in the 197-day school year using the following criteria: <i>Less than 10%:</i> Annual Fee x Percentage of Days Worked in the 197-day School Year <i>10% or more but less than 45%:</i> 1/2 Annual Fee <u>Substitute:</u> Annual Fee x Percentage of Days Worked in the 197-day School Year	<u>Contract:</u> 0.075% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> 1.6% of actual salary including any special allowances. <u>Substitute:</u> Do not deduct.	<u>Contract:</u> Deduct the daily contribution for days actually taught in your division. <u>Substitute:</u> Deduct as for substitute employment actually taught in your division, as described above.



# Appendix A

Situation	Membership Fees	Contingency Fees	ICP	STRP
Death, retirement, resignation or termination (before completion of contract)	Calculate actual percentage of the days worked in the 197-day school year. Determine fees using the following criteria: <i>Less than 10%:</i> Annual Fee x Percentage of Days Worked in the 197-day School Year <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee Deduct any outstanding balance owing.	0.075% of actual salary including any special allowances up to and including the last day salary received.	1.6% of actual salary including any special allowances up to and including the last day salary received.	If a teacher has taught less than 185 days in the school year, reconcile to actual amount of days taught in each month for the entire year and deduct/ remit the outstanding balance. If a teacher has taught 185 days but less than 197 days, the "Bump Up to Full Year Rule" applies; deduct/remit for a full year – 197 days.
Sabbatical leave (50% or more of previous salary)	Full annual fee.	0.075% of salary received while on leave.	Apply to the STF for extended coverage.	Teacher has option of remitting on a monthly basis using the salary which would have been earned had he or she been teaching rather than on leave, or purchasing the service after the leave ends by contacting the STRP, provided contributions have not already been remitted for this period and the combined education/ sabbatical leave purchased does not exceed one year.
Sabbatical leave (less than 50% of previous salary)	Do not deduct.	Do not deduct.	Apply to the STF for extended coverage.	Do not deduct or remit any information.
Sabbatical leave part-way through a month (teacher opts not to make STRP contributions)	Deduct up to last date of employment. Calculate using the following criteria: <i>Less than 10%:</i> Annual Fee x Percentage of Days Worked in the 197-day School Year <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee	0.075% of actual salary including any special allowances. Discontinue deductions once sabbatical leave has commenced if teacher will receive less than 50% of previous salary during the leave.	1.6% of actual salary including any special allowances up to and including the last day worked. Application for coverage during the leave period must be submitted to the STF if member chooses to continue coverage.	Reconcile to actual amount of days taught in each month for the entire year and deduct/remit the outstanding balance.
Deferred Salary Leave Plan – Deferral Period	Full annual fee.	Fees should be deducted as though the individual was receiving 100% of salary.	Premiums should be deducted as though the individual was receiving 100% of salary.	Contributions should be deducted and days reported as though the teacher was receiving 100% of salary. Use CPP code 5.



# Appendix A

Situation	Membership Fees	Contingency Fees	ICP	STRP
Deferred Salary Leave Plan – Leave Period	Do not deduct.	Not required during the leave period.	Apply to the STF for extended coverage.	Teacher has the option of remitting on a monthly basis using salary that would have been earned had he or she been teaching rather than on leave, or purchasing the service after the leave period ends by contacting the STRP. Maximum purchasable is one year of contributory service. If the teacher chooses to remit contributions, use CPP code 8.
Maternity leave	<p>Determine the actual number of days regular and/or sick leave salary is paid before the commencement of the leave plus the days the member is in receipt of Supplemental Employment Insurance benefits. Calculate the percentage of days worked in the 197-day school year and determine the annual fee as follows:</p> <p><i>Less than 10%:</i> Annual Fee x Percentage of Days Worked in the 197-day School Year</p> <p><i>10% or more but less than 45%:</i> 1/2 Annual Fee</p> <p><i>45% or more:</i> Annual Fee</p> <p>Deduct any outstanding balance. Once the teacher returns from the leave, determine the number of days to the end of the year. Add this to the number of days worked prior to the leave, then determine the amount of fees to be deducted over the remainder of the school year by repeating the above calculation and deducting any previous fees remitted.</p>	Payable while the member is in receipt of Supplemental Employment Insurance benefits. Salary is deemed to be the amount the member would have earned had she been actively teaching during that period of time.	Payable while the member is in receipt of Supplemental Employment Insurance benefits. Salary is deemed to be the amount the member would have earned had she been actively teaching during that period of time. Application for coverage during the leave period must be submitted to the STF if member chooses to continue coverage when on leave.	Reconcile to actual number of days taught in each month for the entire year and deduct/remit the outstanding balance.
Maternity leave Supplemental Employment Insurance Benefits under Article 8 of the Provincial Collective Bargaining Agreement (SEB Plan)	The number of days in receipt of SEB Plan benefits are to be added to the number of days in receipt of salary or sick leave benefits to determine the percentage of the days worked in the 197-day school year.	0.075% of the rate of pay the member would have been entitled to receive had she been actively teaching during that period of time.	1.6% of the rate of pay the member would have been entitled to receive had she been actively teaching during that time.	Contributions are remitted based on the current formula of 10.2% to YMPE 12.4% over YMPE of the pensionable earnings the member would have been entitled to receive had she been actively teaching during that time. Remit based on actual days earned per month, using CPP code 7.



# Appendix A

Situation	Membership Fees	Contingency Fees	ICP	STRP
Full-time teachers with unpaid leave	Do not alter deductions.	Deduct 0.075% of actual salary received.	Apply to the STF for extended coverage.	Reduce the contribution by the number of days absent multiplied by the daily contribution rate. Use Employment Type X.
Superannuated teachers returning to teach	Deduct according to percentage of the days worked in the 197-day school year. Calculate using the following criteria: <i>Less than 10%:</i> Annual Fee x Percentage of Days Worked in the 197-day School Year <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee	Deduct 0.075% of actual salary received.	(Not eligible)	Do not deduct, but remit salary and days.
Commencement mid-month	Deduct based on percentage of the days worked in the 197-day school year using the following criteria: <i>Less than 10%:</i> Annual Fee x Percentage of Days Worked in the 197-day School Year <i>10% or more but less than 45%:</i> 1/2 Annual Fee <i>45% or more:</i> Annual Fee	Deduct 0.075% of actual salary received.	Deduct 1.6% of actual salary received.	Calculate according to the actual days taught for the first month and use annualized days thereafter. Reconcile to actual days taught in the last month.
Retroactive pay	Do not deduct extra.	0.075% of retroactive pay for all teachers including those no longer employed by your division.	1.6% of retroactive pay for all teachers including those no longer employed by your division.	Adjust entries to reflect salary and contribution increases. Days should not change, therefore no days should be included with retro pay adjustments.



# Appendix B

---

## Forms List

This is a list of the forms available from the Saskatchewan Teachers' Federation in respect of membership fees, Income Continuance Plan, the Saskatchewan Teachers' Retirement Plan and donations to the Dr. Stirling McDowell Foundation for Research into Teaching Inc.

Copies of these forms, which have been reduced in size, are included in this section for your reference. The actual forms are located on the Federation website at [www.stf.sk.ca](http://www.stf.sk.ca) or can be obtained by submitting a requisition form with your remittance, sending it by fax 306-374-1122 or by calling the accounts receivable clerk at 306-373-1660.

- Materials/Forms Requisition
- Fees and Income Continuance Plan Premiums
- STF Remittance Summary Sheet. This form must accompany the monthly remittance of membership fees, Income Continuance Plan premiums, Saskatchewan Teachers' Retirement Plan contributions and donations by way of payroll deduction to the Dr. Stirling McDowell Foundation for Research into Teaching Inc.
- Income Continuance Plan – Application and Instructions for Extended Coverage

## Group Benefits/Pension

- Enrolment form
- Change of Information form

## Members' Health Plan

- Teacher Change Reporting form

## Saskatchewan Teachers' Retirement Plan

- Current School Year Contributions
- Previous School Years Contributions
- Authorization for Voluntary Contributions Through Payroll Deduction
- Voluntary Contributions Through Payroll Deduction

## Dr. Stirling McDowell Foundation for Research into Teaching Inc.

- Payroll Deduction Form
- Monthly Record of Donations by Payroll Deduction
- Termination of Deductions



# Appendix B



## Saskatchewan Teachers' Federation MATERIALS/FORMS REQUISITION

2317 Arlington Avenue, Saskatoon, Saskatchewan, Canada S7J 2H8 Telephone: 306-373-1660 Facsimile: 306-374-1122

### Instructions:

- 1) All of the following forms are available on the Federation website at [www.stf.sk.ca](http://www.stf.sk.ca) or do one of the following:
- 2) Submit this requisition with your remittance to:  
Saskatchewan Teachers' Federation  
2317 Arlington Ave, Saskatoon, SK  
S7J 2H8
- 3) Fax it to the attention of the STRP pension information specialist 306-374-1122 or
- 4) Call the STRP pension information specialist at 306-373-1660.

### Send materials/forms to:

Contact Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City or Town: \_\_\_\_\_

Province: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Date: \_\_\_\_\_

### Please send the following:

#### Quantity

#### Accounting

- \_\_\_\_\_ • Fees and Income Continuance Plan Premiums
- \_\_\_\_\_ • STF Remittance Summary Sheet (formerly Form C)
- \_\_\_\_\_ • Income Continuance Plan - Application for Extended Coverage

#### Group Benefit Pension

- \_\_\_\_\_ • Enrollment form
- \_\_\_\_\_ • Information Change form

#### Saskatchewan Teachers' Retirement Plan


- \_\_\_\_\_ • Current School Year Contributions
- \_\_\_\_\_ • Previous School Years Contributions
- \_\_\_\_\_ • Authorization for Voluntary Contributions through Payroll Deduction
- \_\_\_\_\_ • Voluntary Contributions through Payroll Deduction
- \_\_\_\_\_ • Materials/Forms Requisition

#### McDowell Foundation

- \_\_\_\_\_ • Payroll Deduction Form
- \_\_\_\_\_ • Monthly Record of Donations by Payroll Deduction
- \_\_\_\_\_ • Termination of Deductions

updated July 2015





**Fees and Income Continuance Plan Premiums**  
2317 Arlington Avenue, Saskatoon, Saskatchewan, Canada S7J 2H8  
Telephone: (306) 373-1660 Facsimile: (306) 374-1122

(To be used for reporting for the month of September and any month when many teachers have a change of salary rate.)

Statement of Deduction for Teachers in \_\_\_\_\_ School Division

For Month of \_\_\_\_\_ 20\_\_\_\_

Date: \_\_\_\_\_ 20\_\_\_\_

Name of Teacher	Certificate Number	Social Insurance Number	School Name	Annual Salary	Monthly STF Fee Fiat   0.075% of Salary	Monthly ICP Premium	F/T P/T or Temp.	% P/T Only



## Appendix B

		<div>NAME OF TEACHER</div>	<div>CERTIFICATE NUMBER</div>	<div>SOCIAL INSURANCE NUMBER</div>	<div>SCHOOL NAME</div>	<div>ANNUAL SALARY</div>	<div>MONTHLY STF FEE</div>		<div>MONTHLY ICP PREMIUM</div>	<div>F/T P/T OR TEMP.</div>	<div>% P/T ONLY</div>
							0.075% OF SALARY				
							FLAT				



# Appendix B



## STF Remittance Summary Sheet

### Statement Information

Statement of \_\_\_\_\_  
 School Division \_\_\_\_\_ Board Number \_\_\_\_\_  
 for the month of \_\_\_\_\_ 20\_\_\_\_ Date (YY MM DD) \_\_\_\_/\_\_\_\_/\_\_\_\_

### Fee Breakdown

Accounting Use Only

#### STF Membership Fees

STF Annual Fees \$ \_\_\_\_\_ GF 410000  
 Substitute Teachers' STF Fees \_\_\_\_\_ days \$ \_\_\_\_\_ GF 410100  
 Contingency Fees \$ \_\_\_\_\_ CR 410000

#### Income Continuance Plan (ICP)

ICP Premiums \$ \_\_\_\_\_ IC 410000

#### Saskatchewan Teachers' Retirement Plan (STRP)

Current Year Contributions \$ \_\_\_\_\_ TR 410000  
 Previous Year Contributions \$ \_\_\_\_\_ TR 410000  
 Voluntary Contributions \_\_\_\_\_ 410065

#### Dr. Stirling McDowell Foundation for Research into Teaching Inc.

Donations by Payroll Deduction \$ \_\_\_\_\_ MF 410000

Grand Total \$ \_\_\_\_\_ Verified ☐

### Fee Payment

Accounting Use Only

☐ Cheque (Total should agree to Grand Total) \$ \_\_\_\_\_

### Membership Statistics

Please provide the number of employees for each of the following:

Full-time teachers  Teachers on a temporary contract  
 Part-time teachers teaching greater than or equal to 45%  Income Continuance Plan Members  
 Part-time teachers teaching less than 45%

#### Please Ensure:

- All remittances of STF membership fees, ICP Premiums, STRP contributions and donations to the McDowell Foundation by payroll deduction should be remitted to:  
 Saskatchewan Teachers' Federation  
 c/o Accounting Department  
 2317 Arlington Avenue  
 Saskatoon SK S7J 2H8
- The total of all remittances may be submitted on one cheque made payable to the STF.
- The STF Remittance Summary Sheet is completed and accompanies all supporting documentation.
- A separate cheque is issued to pay invoices, special subject council memberships, or registrations.

### Office Use Only

Transaction Reference	Acct Per	Due (YY MM DD)	Division Code	Cheque Amount
_____	_____	____/____/____	_____	_____

Revised July 2011

ACCT 001 DT77080-50



# Appendix B



Income  
Continuance Plan

## Application for Extended Coverage

Please answer ALL questions and return completed form to: Income Continuance Plan  
2317 Arlington Avenue, Saskatoon SK S7J 2H8  
Confidential ICP Fax: 306-373-5235  
Email: icp@stf.sk.ca

Please return this completed form together with the necessary supporting documentation  
no later than 30 days after the date on which coverage would otherwise terminate.

### Part I: Member Information

Last Name	First Name	Initial	Date of Birth (DD MMM YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Mailing Address	City/Town	Province	Postal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Phone	Email Address		
( <input type="text"/> ) <input type="text"/>	<input type="text"/>		
Teacher's Certificate Number	Social Insurance Number		
<input type="text"/>	<input type="text"/>		

### Part II: Employment Information

1. Name of Employer	<input type="text"/>		
2. Last day taught (DD MMM YYYY)	Class, Step at last day taught	Salary at last day taught	\$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Type of Leave: <input type="checkbox"/> Paid <input type="checkbox"/> Unpaid			
4. Reason for Leave (Please include copy of employer letter of approval)			
<input type="checkbox"/> Education <input type="checkbox"/> Maternity <input type="checkbox"/> Paternity <input type="checkbox"/> Adoption <input type="checkbox"/> Other	<input type="text"/>		
5. Period of Absence: From (DD MMM YYYY)	<input type="text"/>	to (DD MMM YYYY)	<input type="text"/>
6. Please describe activities to be undertaken during period of leave.	<input type="text"/>		
<input type="text"/>			
<input type="text"/>			
Signature <input checked="" type="checkbox"/>	Date Signed (DD MMM YYYY) <input type="text"/>		

### For Office Use Only

1. Date Application received (DD MMM YYYY)	<input type="text"/>
2. <input type="checkbox"/> Eligible <input type="checkbox"/> Ineligible	<input type="text"/>
Calculation of Premiums	<input type="text"/>
Authorized by <input checked="" type="checkbox"/>	Date Signed (DD MMM YYYY) <input type="text"/>
Applicant Informed (DD MMM YYYY) <input type="text"/>	Date Premiums Received (DD MMM YYYY) <input type="text"/>
Receipt Number: <input type="text"/>	Coverage Effective (DD MMM YYYY) <input type="text"/>

July 2013

(Over)



## Instructions for Completion of Application for Extended Coverage

Coverage under the Income Continuance Plan shall terminate on the date which is the earlier of:

- (a) the Member's 65th birthday,
- (b) the date the Member attains 35 years of Pensionable Service,
- (c) the last day of coverage for which his/her premium has been paid, provided that a Member to whom Article 3.5 applies shall have coverage through a period of 30 days referred to in that Article and that a Member's coverage shall continue while he/she is eligible to receive benefits under the Plan,
- (d) August 31 for teachers who have terminated their contracts the previous June 30 and have not returned to teach and are not covered under the provisions of Article III.

Coverage can be continued by submitting an application to the Saskatchewan Teachers' Federation for extended coverage and paying the required premiums for those:

- On sabbatical leave.
- On other types of leave with pay.
- Who are on unpaid leave, including parenting leaves.
- Who have resigned to attend university.
- Who have had their reasons approved by the Federation.

**Application must be received by the Saskatchewan Teachers' Federation (2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8) no later than 30 days after the date on which coverage would otherwise terminate. The Federation will advise you, in writing, if your application has been approved and the amount of the premium for the period of absence.**

**When applicable, a copy of a letter from your Board of Education must be submitted with your application detailing:**

- The leave of absence has been approved.
- The term of the absence.
- The purpose of the absence.

If the purpose of the leave is to return to university, please submit a copy of your registration or any other evidence to establish eligibility.

An excerpt from the *Text of the STF Income Continuance Plan* pertaining to Extended Coverage follows.

### Article III - Extended Coverage

- 3.1 A Member of the Plan who is absent from employment while on sabbatical leave or other leave with pay shall be eligible for coverage under the Plan and the annual rate of salary for purposes of the Plan shall be deemed to be the rate of salary the Member is entitled to receive immediately prior to the period of leave. Benefits for Members in receipt of salary shall be prorated.
- 3.2 A Member who has resigned or is on leave without pay to attend university, or for any other reason approved by the Federation, shall be entitled to continued coverage under this Plan subject to payment of the required premium based on salary the Member was entitled to receive immediately prior to the date the resignation became effective or the leave of absence commenced.
- 3.3 A Member who takes leave of absence for reasons of maternity, paternity or adoption shall be entitled to continued coverage under this Plan subject to payment of premium based on the salary rate the Member was entitled to receive immediately prior to the date the leave of absence commenced. No benefits shall be payable for that period of time for which the Member is entitled to receive benefits provided by the Canada Employment and Immigration Commission for maternity or adoption leave, nor shall the Member be considered to be totally disabled under articles of this Plan for that period of time. Coverage will not be extended beyond one year for leave of absence for reason of pregnancy or adoption.
- 3.4 A Member who is on leave from regular employment and who becomes Totally Disabled, shall not be entitled to receive any benefits under this Plan for a period of disability of less than 60 calendar days. Following 60 consecutive calendar days of a period of Total Disability, benefits shall be payable, retroactive to the first calendar day of the period of disability.
- 3.5 In order to have coverage through a period of absence from regular employment, a Member must, not later than 30 days after the date on which the Member's coverage under the Plan would otherwise terminate, make application to the Federation for approval of the continued coverage and pay the full premium for one year or such shorter period of leave of absence that is approved.
- 3.6 A Member wishing to have coverage for a period of absence from employment for a period extending beyond one year must apply annually to the Federation for such coverage. In no event shall approval be granted by the Federation for such coverage for more than five successive years.
- 3.7 Should a Member become totally disabled while absent from regular employment and benefits become payable under this Plan, such payment of benefits shall be suspended for any period during which the Member receives sick leave pay from the Member's employer and resumed after expiry of such sick leave pay if the Member is still totally disabled.
- 3.8 To meet the definition of Total Disability for "own occupation" a Member on leave would have to provide medical evidence of disability to the extent that the Member cannot carry out activities for which leave was taken nor the activities pertaining to the Member's regular occupation.

DTF 7080-50  
ICP008-T



# Appendix B



## Enrolment

**Instructions:** The **Enrolment** form must be completed and signed by your school board(s) each time you sign a contract of employment or the first occasion of substitute teaching in Saskatchewan. If you have a change in your personal information, contract status and/or dependant information, please complete a **Change of Information** form, which is available at [www.stf.sk.ca](http://www.stf.sk.ca).

**Return completed form to:**  
STF Members' Health Plan  
2317 Arlington Avenue  
Saskatoon SK S7J 2H8

The yellow copy will be forwarded to the Saskatchewan Teachers' Superannuation Commission on your behalf.

### To be Completed by School Division

Pension Plan Membership: ☐ STRP ☐ STSC ☐ Superannuate

School Division Name

School Division Signature

X

Date teacher meets plan eligibility requirements

20th Teaching Occurrence (DD MMM YYYY)

Contract Status –  
Check (✓) all  
that apply

☐ Continuing

☐ Temporary

☐ Replacement

☐ Substitute

Contract  
Commencement Date (DD MMM YYYY)

Contract  
End Date (DD MMM YYYY)

Not applicable

Not applicable

Not applicable

### Member Information

Last Name

First Name

Initial

Preferred Name

Gender

☐ Male

☐ Female

Date of Birth (DD MMM YYYY)

Social Insurance Number

Teacher's Certificate Number

Home Mailing Address

Preferred Non-Employer Email Address

City

Province

Postal Code

Home

School Name

School Address

### Dependant Information

To be completed by teachers on a continuing, temporary or replacement contract to enrol eligible dependants in the STF Members' Health Plan and the Teachers' Dental Plan.

#### Spouse Information

First Name (and Last Name if different)

Date of Birth (DD MMM YYYY)

Gender

☐ Male

☐ Female

If your spouse has an Employer Group Plan indicate the coverage provided.

Health: ☐ Single ☐ Waived ☐ Family ☐ None

Vision: ☐ Single ☐ Waived ☐ Family ☐ None

Dental: ☐ Single ☐ Waived ☐ Family ☐ None

Drugs: ☐ Single ☐ Waived ☐ Family ☐ None

If your spouse is a teacher, please provide Member Identification Number

1 0 0 0

#### Children Information

First Name (and Last Name if different)

Date of Birth (DD MMM YYYY)

Gender

☐ Male

☐ Female

Full-Time Student?\*

☐ Yes

☐ No

Mentally or Physically Disabled?

☐ Yes

☐ No

☐ Male

☐ Female

☐ Yes

☐ No

☐ Male

☐ Female

☐ Yes

☐ No

☐ Male

☐ Female

☐ Yes

☐ No

\*If dependent child is age 21 or older, attach verification of full-time status at educational institution.

### Member Authorization

I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependants ("information"), at any time, from, to or with others, including STF's affiliates, service suppliers, successors, assigns and other persons, but only for the purpose of furthering or maintaining a current or future relationship between us or between STF and such person, or as may be necessary to determine my or my dependants' entitlement to health, dental, disability, pension and group insurance benefits or any other similar service supplied to me or my dependants by STF, its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of STF providing certain services to me and my dependants and may not be revoked or withdrawn. I agree to immediately notify the STF in writing of any change to the above-listed information.

Member Signature

X

Date signed (DD MMM YYYY)

August 2015

DTP 7080-50 STF-001



# Appendix B



## Change of Information For Teachers on Contract

**Instructions:** Complete this form when there is a change in your personal information or circumstances, including termination of your contract or retirement. If you are new to teaching in Saskatchewan or have signed a new contract of employment, you must complete an **Enrolment form**, which is available from your employing school board or at [www.stf.sk.ca](http://www.stf.sk.ca) > The STF > Forms & Publications > Membership Information.

Please complete the General Information section below and the section(s) applicable to your change of information.

**Note:** You must advise the Saskatchewan Teachers' Superannuation Commission of any changes to your personal information by completing a Teachers' Dental Plan Change of Information form. (See back for details).

**Return completed form to:**  
STF Members' Health Plan  
2317 Arlington Avenue  
Saskatoon SK S7J 2H8

### General Information

Member Identification Number 1   0   0   0	Social Insurance Number 	Teacher's Certificate Number 	School Name 
Last Name 	First Name 	Initial 	Preferred Name 

### Employment Status

<input type="checkbox"/> On Leave (Please include copy of board letter of approval)	<input type="checkbox"/> Retirement	<input type="checkbox"/> Left Employment
Notification of leave from (DD MMM YYYY) 	to (DD MMM YYYY) 	Termination of contract effective (DD MMM YYYY) 

### Name/Address

Member Name Change From/To 	Current Employer Email Address 
Home Mailing Address 	Home Phone 
City 	Province 

### Dependant Information for Member's Health Plan (See back for definitions)

Effective Date of Change (DD MMM YYYY) 	Reason 		
<b>Spouse Information</b> Add <input type="checkbox"/> Change <input type="checkbox"/> Remove <input type="checkbox"/> First Name (and Last Name if different) 		Date of Birth (DD MMM YYYY) 	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
If your spouse has an employer group plan, complete the following: Check (✓) coverage: <b>Health:</b> <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Waived <input type="checkbox"/> None <b>Drugs:</b> <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Waived <input type="checkbox"/> None <b>Vision:</b> <input type="checkbox"/> Single <input type="checkbox"/> Family <input type="checkbox"/> Waived <input type="checkbox"/> None			
Effective Date of Coverage (DD MMM YYYY) 		Date Coverage Cancelled (DD MMM YYYY) 	
If your spouse is a teacher, please provide his/her member ID number 1   0   0   0			

### Children Information (\*If dependent child is 21 or older, attach verification of full-time student status from educational institution.)

Add	Change	Remove	First Name (and Last Name if different)	Date of Birth (DD MMM YYYY)	Gender	Full-Time Student?	Mentally or Physically Disabled?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Member Authorization

I confirm that the foregoing information is true, complete and accurate as of this date. I consent to the Saskatchewan Teachers' Federation obtaining, retaining, disclosing, exchanging and using any personal information, including personal health information, about me or my dependants ("information"), at any time, from, to or with others, including STF's affiliates, service suppliers, successors, assigns and other persons, but only for the purpose of furthering or maintaining a current or future relationship between us or between STF and such person, or as may be necessary to determine my or my dependants' entitlement to health, disability, pension and group insurance benefits or any other similar service supplied to me or my dependants by STF, its affiliates or service suppliers. I agree that my consent to the foregoing is a fundamental condition of STF providing certain services to me and my dependants and may not be revoked or withdrawn. I agree to immediately notify the STF in writing of any change to the above-listed information.

Member Signature x	Date signed (DD MMM YYYY) 
-----------------------	-------------------------------

August 2015

STF002 DTP 7080-50



---

Please click below to email this form to the STF Members' Health Plan and the Saskatchewan Teachers' Superannuation Commission:

**please click below to email this form to the STF Members' Health Plan and the Saskatchewan Teachers' Superannuation Commission:**

Complete this form and return, along with your group insurance premium remittance summary and monthly remittance information, no later than the 10th calendar day of each month. Report new teachers, changes in contract status, leave of absence and termination information.

School Division Name	School Division Number	Date Report Completed _____, _____, _____ Month Year
----------------------	------------------------	--

T = Temporary  
Mat = Maternity  
D = Decedent

= Replacement  
 Par = Parental  
 Res = Resignation

**Sab** = Sabbatical      **P** = Personal      **S** = Sick Leave      **Dis** = Disability  
**O** = Other

[illegible]





## Current School Year Contributions

Cheques should be made payable to: **Saskatchewan Teachers' Federation**

School Division Name	Pay Period _____, ____ Month Year	Page ____ of ____
----------------------	---	-------------------

Office Use Only	School Division #	School Year	Month	Date Received	Date Processed
-----------------	-------------------	-------------	-------	---------------	----------------

[illegible]

Revised June 2015

2317 Arlington Avenue, Saskatoon, Saskatchewan, Canada S7J 2H8 Telephone: 306-373-1660 STRP Fax: 306-955-1157

DTP7080-50 STRP022







# Appendix B



## Authorization for Voluntary Contributions Through Payroll Deductions

2317 Arlington Avenue, Saskatoon SK, Canada S7J 2H8

Phone: 306-373-1660 Toll Free: 1-800-667-7762 Fax: 306-955-1157

I,  First Name  Initial  Last Name

request that the  Name of Employer remit \$  per month to the  
**Saskatchewan Teachers' Retirement Plan to be credited to my voluntary contribution account (based on a 10-month school year).**

1. My Social Insurance Number is

2. My valid Saskatchewan Teacher's Certificate Number is

3. I understand that the following rules will apply:

I cannot withdraw my voluntary contributions until:

- a) I have retired under the STRP, or
- b) After a four-month waiting period from the latter of the date;
  - i) I last taught (including substitute service), was under contract or was receiving ICP benefits, or
  - ii) have terminated from the Plan.

Voluntary contributions cannot exceed the maximum which is deductible from taxable income under the *Income Tax Act*.

The deadline for making contributions is December 31 of the taxation year.

4. I understand that I must provide at least 30 days notice in writing to my employer should I wish to stop making voluntary payments.

Teacher's Signature  Date (DD MM YY)

Teacher's Mailing Address

City/Town  Province  Postal Code  Teacher's Telephone Number

October 2010

07708-50 STRP019









## Payroll Deduction Form

### Donor Information

Name of School Division

Name of Donor

Address

My total gift to support research into teaching and learning is \$

I authorize my school division to deduct:

- ☐ \$  one-time deduction in  (Month/Year, e.g., JAN 2000)
- ☐ \$  per pay period beginning on  (Month/Year, e.g., JAN 2000) and ending on  (Month/Year, e.g., JAN 2000)
- ☐ \$  per pay period until further notice.
- ☐ \$  annually in  (Month e.g., JAN) for  (Month e.g., JAN)

### Special Instructions

- ☐ I wish my donation to remain anonymous.
- ☐ I wish only the amount of my deduction to remain anonymous.

Signature

Date

 (Day/Month/Year, e.g., 31 JAN 2000)

**Please note:** Official tax receipts will be issued in January or February by the McDowell Foundation.

DTP/080-501 MCD003

Dr. Stirling McDowell Foundation for Research Into Teaching  
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada  
Telephone: 306-373-1660 Facsimile: 306-374-1122

December 2014



# Appendix B



## Monthly Record of Donations by Payroll Deduction

Donor Information											
Name of School Division <input type="text"/>											
Donations For <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> (Month/Year, e.g., JAN 2000)											
Name of Donor	Amount Donated										
<h1>SAMPLE</h1>											

DP7080-50 MCD002

Dr. Stirling McDowell Foundation for Research Into Teaching  
2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada  
Telephone: 306-373-1660 Facsimile: 306-374-1122

December 2014





## Termination of Deductions

Donor Information											
Name of School Division	<input type="text"/>										
Name of Donor	<input type="text"/>										
Date Deductions Stopped	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> <small>(Month/Year, e.g., JAN 2000)</small>										
Reason for Termination											
<input type="checkbox"/> Donor is re-pledging <input type="checkbox"/> Donor has cancelled the pledge <input type="checkbox"/> Donor is no longer employed by this school division											
Name of new division (if applicable and known):											
<input type="text"/>											
<input type="checkbox"/> Other reason (please specify, if known)											
<div style="border: 1px solid black; height: 150px; width: 100%;"></div>											

DTP7080-50 MCD001

Dr. Stirling McDowell Foundation for Research Into Teaching  
 2317 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8 Canada  
 Telephone: 306-373-1660 Facsimile: 306-374-1122

December 2014



