



PLANNING FOR RETIREMENT



September 2016

Retirement Checklist

Before you apply for retirement, have you:

- Accessed supports at www.stf.sk.ca/pension-benefits/life-events/planning-retirement?
- Considered what your lifestyle will be like after you retire? (The Superannuated Teachers of Saskatchewan offers Retirement Lifestyles Planning Seminars.)
- Requested an estimate of your teacher retirement benefit from your pension plan. Members of the STRP can get an estimate of what their pension could be at a future retirement date using the STRP Pension Estimator available on the Federation website, www.stf.sk.ca?
- Considered the purchase of any outstanding eligible service (e.g., parenting absences, full-time attendance at university or outside service)?
- Determined the level of Canada Pension Plan and Old Age Security benefits you are eligible to receive and when you will qualify by contacting Service Canada or accessing My Service Canada Account? (Visit www.canada.ca/en/services/benefits/publicpensions/index.html to register.)
- Reviewed your financial needs and other sources of income when you retire?
- Considered a consultation with a financial planner or wealth manager?

As part of the retirement process, have you:

- Given your employer at least 30 days' written notice prior to the intended date of retirement (along with proof of eligibility to retire if required)?
- Completed your pension application and submitted it to your pension plan? (Remember to include the supporting documentation such as proof of age and marriage.) Allow **two months** to process your application.
- Looked into health and dental coverage after retirement? (STS offers both of these insurances.)
- Completed a Change of Information form to advise the Saskatchewan Teachers' Federation and the Members' Health Plan of your retirement date?
- Completed a Teachers' Dental Plan Change of Information form to advise the Saskatchewan Teachers' Superannuation Commission of your retirement date?
- Completed the Saskatchewan Bulletin Subscription Form for Superannuated Teachers, if you would like it mailed to your home? The Bulletin is also available online. To subscribe to the e-Bulletin, please visit the Federation website (www.stf.sk.ca/about-stf/news/saskatchewan-bulletin).
- Completed the Group Life Insurance Beneficiary Update form (if applicable)?
- Notified your local association president if you wish to be included in your local's superannuated retirement activities (including the STF token of appreciation)?



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Introduction



Retirement is one of life's most important economic and lifestyle decisions. Everyone's situation, plans, dreams and expectations are unique and, like almost every important decision, there is no right answer for everyone. To be sure you find the right answer for you, take the time to consider all the factors and get all the information and advice you need.

This booklet is intended to provide general information about the various teacher pension and benefit programs, as well as government programs that may impact your retirement situation. Information about the retirement application process for both the Saskatchewan Teachers' Retirement Plan and the Saskatchewan Teachers' Superannuation Plan is also included.

To be sure you are basing your decision on the best information possible, you are encouraged to contact the appropriate Federation and government departments and agencies directly. By doing so, you can get the most up-to-date information and ask questions about your specific situation. Contact information for all of the organizations referred to in this booklet are included in the Resources and Contacts section.

Although every effort has been made to ensure the information provided herein is accurate at the time of publication, provisions for teacher programs and government programs are subject to change. In the event of any discrepancy, the applicable legislation, plan document or collective agreement is the final authority.

Planning for Retirement Seminars

If you are retiring within the next three years, you may want to attend a Planning for Retirement seminar facilitated by the Federation. These seminars provide members with support and information that will assist them with the retirement process.

The dates and locations of upcoming seminars, as well as the online registration form, can be found on the Federation website. Visit www.stf.sk.ca/professional-resources/events-calendar. Pre-registration is required due to space limitations.

Please note personal pension estimates are not provided as part of the Planning for Retirement seminars. However, if you are a member of the STRP, you can get an estimate of what your pension could be at a future retirement date anytime using the STRP Pension Estimator. This online tool can be accessed by visiting the Federation website and logging in to MySTF, the secure members' only section.

If you are within 12 months of your anticipated retirement date, or you are a member of the Saskatchewan Teachers' Superannuation Plan, contact your teacher pension plan directly to request a formal pension estimate.

Making the Retirement Decision

Can I Afford to Retire on My Pension?

The amount of money you will require to live comfortably after retirement will depend on your retirement lifestyle. Just as no two people will have exactly the same retirement income requirements, no two people will have exactly the same retirement income, especially if you have other sources of income in addition to your teacher pension.

A financial planner may assist you in determining if your retirement income will meet your anticipated retirement needs.

Are You Ready to Retire?

While income is obviously a critical consideration, it is just one element of the answer to the question, “Am I really ready to retire?” Other factors include job satisfaction, health, outside interests and future plans. Consider the leisure activities you have thought about or planned.

As a first step, take some time to consider your present situation.

You can also attend a Retirement Lifestyles Planning Seminar offered by the Superannuated Teachers of Saskatchewan. The seminar, offered in various locations throughout the province, is designed for teachers and their spouses or partners who are anywhere from one to 15 years from retirement. Attitudes, activities, health, housing, finances and other aspects of planning needed to help prepare for a happy retirement are discussed. Contact the STS office to find out more.

Think about the following questions:

1. Will my pension and other income allow me to maintain my current standard of living?
2. What lifestyle do I want when I retire?
3. Am I engaged in activities that will help keep me physically fit after retirement?
4. Am I learning a new hobby that I will enjoy after I retire?
5. Am I already pursuing a new interest either by some regular reading or by taking part in an educational program?
6. Do I know about educational opportunities offered by local community colleges and other adult education programs?
7. Have I checked out the local library to explore their services?
8. Have I identified activities that will give me a sense of worth and usefulness even though I will not be employed?

Benefits From Your Teacher Pension



Teachers who began teaching in Saskatchewan prior to July 1, 1980 are members of the Saskatchewan Teachers' Superannuation Plan.

Teachers who began teaching after June 30, 1980 or transferred from the Saskatchewan Teachers' Superannuation Plan prior to July 1, 1991, are members of the Saskatchewan Teachers' Retirement Plan.

If you're not sure to which plan you belong, contact either plan office.

When Am I Eligible to Receive a Retirement Benefit?

You may elect to retire any time after meeting the eligibility requirements outlined below, provided you are not continuing to teach in a position for which contributions are made to your pension plan, and you are not receiving disability payments under the Income Continuance Plan.

There is no maximum age, such as age 65, at which you must terminate your employment. However, because of a Canada Revenue Agency requirement, the latest that your pension may start to be paid is December of the year in which you turn age 71, even if you are still employed.

Saskatchewan Teachers' Superannuation Plan

Unreduced Pension

- Age + Service = 85 (minimum age 55)
- 30 years' eligibility service regardless of age
- 20 years' eligibility service at age 60 or over
- One year or more of eligibility service at age 65

Reduced Pension

20 years' eligibility service at age 55 or over

Saskatchewan Teachers' Retirement Plan

Unreduced Pension

- Age + Service = 85 (minimum age 55)
- 30 years' eligibility service regardless of age
- 20 years' eligibility service at age 60 or over
- One year or more of eligibility service at age 65

Reduced Pension

One year of eligibility service at age 55 or over

Notes:

- Teachers on a full-time contract earn one day of eligibility service for each day worked.
- Teachers on a part-time contract earn a full month of eligibility service for each month in which they provide service.
- Substitute teachers earn one day of eligibility service for each day worked.

How Much Will I Receive?

Your teacher pension plan is a defined benefit plan. This means the retirement benefit you will receive from your plan is determined by a formula that takes into account your salary and service. If you are not eligible for an unreduced pension at retirement, your benefit will be reduced to reflect your circumstances.

Your retirement benefit includes a monthly lifetime pension, as well as a monthly bridge benefit payable until you reach age 65. If you are a member of the Saskatchewan Teachers' Retirement Plan, no additional bridge benefits are earned after June 30, 2015.

Pension Estimates

If you are a member of the Saskatchewan Teachers' Retirement Plan, you can get a pension estimate anytime using the STRP Pension Estimator, an online tool available on the Federation website at www.stf.sk.ca. This tool allows you to get an estimate of how much your pension could be at a future retirement date, based on assumptions that you select.

If you are within 12 months of your anticipated retirement date, or you are a member of the Saskatchewan Teachers' Superannuation Plan, contact your teacher pension plan directly to request a formal pension estimate. You are encouraged to request an estimate at least six months before your planned retirement date.

Income Smoothing/Upward Adjustment Option

If you retire before age 65, you may elect the income smoothing payment option. This payment option provides an increase in the monthly pension payable before age 65 and a reduction to the monthly pension you receive after age 65. The intent of the income smoothing option is to assist members in smoothing out the retirement income they receive from different sources throughout retirement.

If you choose this option, the reduction to your pension at age 65 occurs regardless of when you apply for or how much you actually receive from government programs.

Each member's personal situation is different and, therefore, you are encouraged to carefully consider whether taking this option is in your best interest. Before making a decision regarding the income smoothing option, here are some factors to consider:

- Expected financial needs prior to and following age 65.
- Any income tax considerations.
- Expected retirement income from other sources. Contact Service Canada regarding your eligibility for and the retirement benefits payable from government programs such as Old Age Security and Canada Pension Plan.
- Your life expectancy.

If you elect the Income Smoothing Option, your pension reduces at age 65, regardless of your eligibility for government benefits.

Cost-of-Living Adjustments

After you retire, cost-of-living adjustments are applied to your pension benefit each January. The amount of this adjustment is determined as follows:

Saskatchewan Teachers' Superannuation Plan

Pension Benefit	COLA
Total benefit	Guaranteed COLA equal to 80 percent of the change* in the Consumer Price Index for Canada

Saskatchewan Teachers' Retirement Plan

Pension Benefit	COLA
Benefit earned up to June 30, 2015	Guaranteed COLA equal to the lesser of: <ul style="list-style-type: none">• 80 percent of the change* in the Consumer Price Index for Canada; and• Three percent
Benefit earned after June 30, 2015	Conditional COLA equal to the lesser of: <ul style="list-style-type: none">• 0 to 100 percent of the change* in the Consumer Price Index for Canada; and• Five percent <p>The level of conditional COLA granted is subject to the financial status of the pension plan and approval by the STF Executive.</p>

* For the 12-month period ending October 31 of the calendar year previous to the adjustment taking effect.

On January 1 of the first year of retirement, the adjustment applies only to that portion of the year for which the pension was paid. For example, if you start to collect your pension in July, your pension will be adjusted in January for six months (July to December) or 50 percent of the indexing factor. The following January 1 you will receive the full increase.

Voluntary Pension Contributions

Voluntary contributions made to the Saskatchewan Teachers' Retirement Plan must remain in the Plan until the earliest of your retirement or termination from the Plan. Voluntary contributions made to the Saskatchewan Teachers' Superannuation Plan can remain in that plan until December of the year in which you reach age 71. You are entitled to one of the following:

- A lump sum refund of your voluntary contributions plus interest (if the funds are not locked in by legislation).

- 
- A transfer of the voluntary contributions plus interest to a registered retirement savings plan or other registered plan approved under the *Income Tax Act*, provided the full amount of the voluntary contributions and related interest is refunded to you or transferred for an immediate annuity by December of the year in which you turn age 71.

Locked-in voluntary contributions are available only as a transfer to a registered pension plan or a prescribed RRSP. Please contact your pension administrator for more details.

For STRP members, non-locked in voluntary contributions or voluntary contributions locked-in under *The Pension Benefits Act, 1992*, Saskatchewan, can be used to purchase eligibility service, such as parenting leave, education leave and deferred salary leave.

Government Programs That May Affect Your Retirement Situation



You are encouraged to get an estimate from Service Canada before deciding when to begin your CPP retirement pension.

Access My Service Canada Account to view your personal CPP and OAS information online.

Retirement programs supported by the federal government include the Canadian Pension Plan and Old Age Security. The following sections summarize current regulations, eligibility requirements and benefits.

You are encouraged to get an estimate of your CPP and OAS pension before deciding to begin these benefits. You can view and update your personal CPP and OAS information online by accessing My Service Canada Account. To register for an account, visit www.canada.ca/en/services/benefits/publicpensions/index.html.

Canada Pension Plan

The Canada Pension Plan retirement pension is available anytime after turning 60 years of age. You must apply for this benefit.

If you start your CPP pension at age 65

If you begin your CPP retirement pension at age 65, you will receive the full amount to which you are entitled based on your earnings and CPP contributions. For 2016, the maximum CPP retirement pension payable at age 65 is \$1,092.50 per month.

If you start your CPP pension before age 65

If you begin your CPP retirement pension between age 60 and 65, your CPP pension will be reduced by 0.6 percent for each month you receive it before age 65. For example, if you start your CPP pension at age 60, your pension will be reduced by 36 percent. This reduction is permanent.

If you start your CPP pension after age 65

If you delay receiving your CPP retirement pension until after age 65, your pension will be increased by 0.7 percent for each month after age 65 that you wait, up to age 70. The retirement pension for a person who begins collecting their CPP retirement pension at age 70 will be 42 percent higher than it would have been if the person had begun receiving it at age 65.

Old Age Security Program

The Old Age Security pension is available upon application if you:

- Are 65 years of age or older (you do not need to be retired).
- Are a legal resident of Canada.
- Have lived in Canada a minimum of 10 years since your 18th birthday.

The OAS pension benefit is indexed quarterly to reflect changes in the Canadian Consumer Price Index. As at January 1, 2016 the maximum OAS benefit was \$570.52 per month.

You can defer receipt of your OAS pension for up to 60 months (five years) after the date you become eligible to receive it, in exchange for a higher monthly amount. Your monthly OAS pension will be increased by 0.6 percent for every month you delay receiving it, up to a maximum of 36 percent at age 70. If you choose to defer receipt of your OAS pension, you will not be eligible for the Guaranteed Income Supplement.

If your net income for tax purposes exceeds a specified maximum, you will need to repay all or a portion of your OAS benefit. Please contact Service Canada for more information.

It is recommended that you apply for OAS benefits at least six months before your 65th birthday.

Federal Guaranteed Income Supplement

A monthly supplement is payable to seniors who receive the OAS pension, have little or no income and submit an application for benefits. The supplement is based on income and marital status and is included with the monthly OAS pension payment.

Provincial Guaranteed Income Supplement

Some provincial and territorial governments provide additional supplements based on need and continued residency requirements. Under the Saskatchewan Seniors Income Plan, any Saskatchewan resident age 65 or older who receives the full federal OAS benefit and Guaranteed Income Supplement will automatically receive benefits. Individuals receiving a partial Guaranteed Income Supplement may have income levels too high to qualify for benefits. For more information, contact the Saskatchewan Seniors Income Plan. Contact information is included in the Resources and Contacts section.

Registered Retirement Savings Plans

By the end of the year in which you turn age 71, you must choose **one** of the following options for your RRSPs:

- Cash in your RRSP (subject to income tax).
- Transfer them to a Registered Retirement Income Fund (RRIF).
- Use them to purchase an annuity for life.
- Use them to purchase an annuity spread over a number of years.

Insurance Coverage After Retirement



It is important to consider your health-care and insurance needs prior to retirement.

Expenses incurred with respect to dentures will be considered as eligible expenses for reimbursement under the Teachers' Dental Plan if initial impressions were taken while you were insured and before termination of your contract.

Health and Dental Coverage

It is important to consider your health-care needs and provide for them prior to retiring.

Coverage under the Teachers' Dental Plan and the Members' Health Plan ends at midnight on your last day of employment. Once you retire, coverage is reinstated under the health and dental plans only if you return to teach under a continuous, replacement or temporary contract. You are then eligible for benefits for the duration of your contract starting with the first paid teaching day of the contract.

Retired teachers are eligible to purchase health and dental coverage under a group benefit plan offered by the Superannuated Teachers of Saskatchewan or through private group plans. STS coverage may be purchased within 60 days of retirement without medical evidence or at a later date with medical evidence. The STS office will be happy to provide complete details.

Life Insurance

Review your life insurance needs prior to retirement.

Teachers' Group Life Insurance Plan

Retired teachers are deemed to have elected to continue their term life and accident coverage through the Saskatchewan Teachers' Superannuation Commission until age 65, at which time coverage is reduced by 90 percent and remains at that reduced level until it ceases at age 85.

The full premium is deducted over 12 months from your pension, unless written notification from you is received by the Saskatchewan Teachers' Superannuation Commission by August 31 of the year in which you wish the insurance to be discontinued.

Coverage and premiums as at September 1, 2016 are as follows:

	Benefit	Coverage	Premium
Prior to age 65	Term Life	\$191,000	\$26.10/month
	Accidental Death and Dismemberment	\$191,000	(included)
Age 65 to 85 inclusive	Term Life	10% of value above (\$19,100)	\$26.10/month
	Accidental Death and Dismemberment	\$19,100	(included)

If you decide not to continue your life insurance coverage under the Teachers' Group Life Insurance Plan when your contract ends, a 31-day conversion period follows during which your teaching coverage continues in force. During this 31-day period, you may apply to convert your group life insurance to an individual policy with the insurance carrier without providing medical evidence of good health, provided you are under age 66. Premium rates will be based upon the insurance company's individual policy rates in effect at the time the application is made.

Portaplan (Voluntary Insurance Plan)

Portaplan is a voluntary life insurance plan offering term life, accident and dependant life insurance to Saskatchewan teachers and their family members at group rates.

You are not required to be under contract to purchase or maintain this insurance. Another outstanding feature is that coverage continues if you change careers or move anywhere in the world, as long as the required premiums are paid.

Each unit of term life provides \$20,000 of coverage, and you are eligible for up to a maximum of 20 units (\$400,000) until age 70. The unit value reduces at later ages (71-75 = \$17,000; 76-80 = \$12,000; 81 or over = \$7,000). Accident insurance is also available.

Any new or additional Portaplan insurance must be purchased before your 65th birthday, and you must be a resident of Canada at the time of purchase. Medical evidence of insurability is required.

Your spouse, if a resident of Canada, may also apply for his or her own policy or apply to increase their present coverage, if already a policyholder, as long as Portaplan receives their application prior to their 65th birthday. Medical evidence of insurability is required. You do **not** need to be a Portaplan policyholder in order for your spouse to apply.

Any of your children, who are age 16 or over but less than age 26, and who are a resident of Canada may also apply for a policy in their own name. Evidence of good health is not required for the first three units of term life on initial application. This is insurance they are able to maintain regardless of the career path they choose or where they eventually reside. You do not need to be a Portaplan policyholder in order for your dependent children to apply. Also, you can add dependant life insurance to your policy (or to your spouse's policy or to both policies), which provides \$20,000 life insurance on your spouse (or you, if it's your spouse's policy) and \$5,000 life insurance coverage on each eligible dependent child, regardless of the number of dependent children you have.

You must apply for new or additional Portaplan coverage before your 65th birthday. Don't miss this opportunity!

Any of your children who are aged 16 or over but less than age 26 and who are a resident of Canada may apply for a policy in their own name. Contact Portaplan for more information.



You may also assign your Portaplan term life insurance proceeds to any financial institution in Canada to secure your mortgage, rather than taking the usually more expensive insurance provided through your lending institution.

For more information on the voluntary insurance available through Portaplan, please contact Portaplan. You'll find complete contact information in the Resources and Contacts section.

*You owe it to yourself to learn
more about Portaplan!*

Disability Insurance

Your disability coverage under the Income Continuance Plan ends when you are receiving a retirement benefit from the Saskatchewan Teachers' Retirement Plan or the Saskatchewan Teachers' Superannuation Plan. Also, if you return to teach after you retire, you will **not** be eligible for disability coverage.

Teaching After Retirement



It is recommended that you contact your STF Senior Administrative Staff member and your local association if you are considering terminating a regular contract subject to the condition of a temporary contract to follow.

If you are considering teaching after retiring, you should know that:

- No break is required between retirement and returning to teach.
- Contracts of employment are governed by *The Education Act, 1995*.

If you return to teach under contract after retiring, you become eligible for coverage under the Teachers' Dental Plan and the Members' Health Plan. A qualification period (completion of 20 full or partial days of teaching service) will be required if there has been a break in service of more than 120 days. Coverage is retroactive to the first teaching day of your new contract. You must complete an Enrolment form to re-enrol in these plans.

It is also important that you inform your employing school board that you are receiving a pension to ensure that only the applicable deductions are made from your salary.

You should expect at least the following deductions from your salary:

- STF fees
- Employment Insurance premiums
- CPP contributions
- Income tax

The following deductions should **not** be withheld from your salary:

- Pension plan contributions
- Income Continuance Plan premiums (retirees are not eligible to participate in this plan)
- Teachers' Group Life Insurance premiums (premiums are deducted from your pension cheque)

Government Programs

Post-retirement employment may qualify you for regular Employment Insurance benefits if you have accumulated sufficient insurable hours since your retirement. Your EI benefit would not be affected by your pension income. For further information, contact Employment Insurance.

You do not have to stop working to be eligible for CPP. However, if you continue teaching, CPP contributions are required until age 65, even if you are receiving a CPP retirement pension. If you are aged 65 to 70 and work while receiving your CPP retirement pension, you have the option of continuing to make CPP contributions. These contributions will increase your CPP retirement benefit, even if you are receiving the maximum benefit amount.

Survivor Benefits



Survivor Benefits

In the event of your death after retirement, your eligible beneficiaries may receive a survivor benefit from your pension plan.

For the purpose of determining eligibility for survivor benefits:

Spouse is a person to whom you are legally married, or if you are not legally married, a person with whom you have been cohabiting continuously as a spouse for at least one year.

Dependent children are those who are under 18 years of age, or who are under 25 years of age, unmarried and attending an approved educational institution on a full-time basis, or who are over 18 years of age and are dependent upon you by reason of mental or physical infirmity.

Saskatchewan Teachers' Superannuation Plan

A survivor allowance equal to 60 percent of the pension you are receiving when you die will be payable to your **eligible spouse at the time of your death**. A marriage after your retirement entitles that spouse to the survivor benefits.

Eligible children and dependent parents may also be entitled to survivor benefits.

If no survivor benefits are payable to an eligible spouse, eligible dependent children or dependent parents, your last-named beneficiary or estate will receive your contributions and interest, less the aggregate sum of the pension allowance and disability benefits paid up to your date of death.

Saskatchewan Teachers' Retirement Plan

A survivor pension equal to 60 percent of the pension you are receiving when you die will be payable to your eligible spouse, unless your spouse waives entitlement to this benefit. Your spouse must submit a waiver form no more than 90 days before you retire to waive the surviving spousal pension. **Your eligible spouse is determined at the time of your retirement. A person who becomes your spouse after you retire is not entitled to a surviving spousal pension.**

When you retire, the lifetime pension you earned after June 30, 2015 will be reduced to provide for the surviving spousal pension for that period, unless your spouse submits the waiver form. There is no adjustment to the pension you earned before June 30, 2015.

Dependent children and dependent parents may also be entitled to survivor benefits.

If no survivor benefits are payable to an eligible spouse, eligible dependent children or dependent parents, your last-named beneficiary or estate will receive your contributions and interest, less the aggregate sum of the retirement benefits paid up to your date of death.

For more information about survivor benefits, please contact your pension plan.

Government Survivor Benefits

Canada Pension Plan

CPP survivor benefits, such as a death benefit, survivor's pension and children's benefits, may be payable to your estate, surviving spouse and dependent children after your death.

Spouse's Allowance and Widowed Spouse's Allowance (Allowance and Allowance for the Survivor)

The allowance, which also includes an allowance for persons whose spouse or common-law partner has died, is available to applicants between the ages of 60 and 64. The benefit is subject to an income test and continued residency requirements.

For additional information about government survivor benefits, contact Service Canada.

The Retirement Process



Once you have made the decision to retire, there are a number of important steps to follow. A little planning and attention to the details can help smooth the transition and ensure that you immediately receive all the benefits to which you are entitled.

Prior to resigning from your contract you should:

1. **Request an estimate of your retirement benefit** from your pension plan.
2. **Consider the purchase of any outstanding eligible pension service.** Review your pension estimate and ask yourself the following questions:

- **Is part-time service prior to July 1, 1991 included?**

Each month that part-time service is provided under contract is considered as a full month for purposes of eligibility for a pension, to a maximum of 10 months in a school year. To count part-time service prior to July 1, 1991 for eligibility purposes, you must obtain a letter from your employing board stating the commencement and termination dates of your contract, and send the letter to your pension plan administrator. This information may advance the date when you become eligible for an unreduced pension.

- **Have you considered the purchase of any outstanding eligible pensionable service?**

Purchasing eligible periods of parenting absences, compassionate care leave, full-time attendance at university or outside service (such as band school) could increase the amount of your retirement pension. On written request, your pension plan will provide the amount required to purchase such service. You can then decide whether or not to proceed. Any purchases must be done prior to retirement.

- **Did you teach outside of Saskatchewan during your career?**

If you taught elsewhere in Canada, you might be eligible to combine your pension credits in a single plan. This may allow you to retire sooner with a combined pension.

The STRP and STSP have a reciprocal transfer agreement with teacher pension plans in the provinces of Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland, Nova Scotia, Ontario, Prince Edward Island and Quebec. The STRP and STSP also have reciprocal transfer agreements with certain pension plans in Saskatchewan. Transfers under the agreements are a complex process and take several months to complete. If you are retiring this year, contact your pension plan immediately to see if these options are available to you.

If you have service with another pension authority and are interested in determining whether you are eligible to receive credit under your teacher plan, please contact your pension plan directly.

Prior to resigning:

- ✓ *Request an estimate of your retirement pension.*
- ✓ *Consider the purchase of any outstanding eligible pension service.*
- ✓ *Contact Service Canada regarding CPP and OAS benefits.*
- ✓ *Review your health, dental and life insurance needs.*

3. **Contact Service Canada regarding CPP and OAS benefits** available to you. Alternatively, you can view and update your CPP and OAS information online by accessing My Service Canada Account at www.canada.ca/en/services/benefits/publicpensions/index.html.
4. **Review your health, dental and life insurance needs.** Contact the Superannuated Teachers of Saskatchewan office if you are interested in their post-retirement health and dental coverage. Contact the Portaplan office if you are interested in supplemental insurance coverage for you and your family.

Notice of Resignation

You must submit a letter of resignation to your employing school board giving notice of your intention to retire. You should receive in return a signed letter from your school board accepting your resignation and indicating the effective date. Your pension plan will require a copy of the letter from your school board when you apply for your pension.

Some school boards and local agreements offer retirement or early notification incentives or gratuity. To qualify for such incentives or gratuity, you may be asked to provide your employer with additional information regarding your retirement, such as proof of eligibility to retire. Please confirm with your employer whether any additional information should be submitted with your letter of resignation.

Notify your employer at least 30 days prior to your intended date of resignation for the purpose of retiring.

Minimum Notice Period

Your letter of resignation must be submitted to your employing school board no later than **30 days prior** to your planned retirement date (e.g., May 31 for a termination effective June 30; November 22 for a termination effective December 22).

Early Notice

If you submit your resignation earlier than the required 30 days, a clause should be included in your letter that will postpone your termination date if you become ill prior to the minimum 30-day notice period.

Including acknowledgement of Clause 7.5.6.3 of the Provincial Collective Bargaining Agreement in your letter of resignation will postpone your date of termination under these circumstances until your accumulated sick leave has expired, you are no longer sick or you enter into a contract of employment with another school board, whichever occurs first. By postponing your termination date, you will protect your entitlement to certain benefits such as sick leave, disability insurance, health and dental insurance and pension accrual up to the altered termination date.

If your school board offers a retirement or early notification incentive or gratuity, you may be required to submit your letter of resignation earlier than the minimum 30-day notice period in order to qualify for the incentive.

What to Include in Your Letter of Resignation

A letter of resignation for the purpose of retiring may include one or more of the following conditions:

1. Acknowledgement that you will receive the retirement gratuity or retirement incentive that is offered at the discretion of the board or as set out in the local association collective bargaining agreement. Use the terminology appropriate to your school division (e.g., gratuity or incentive; board policy or local association agreement).
2. A mutually agreed upon new contract of employment with the same school division following your resignation. (If a return to employment is within three months of the effective termination date, accumulated sick leave is reinstated as set out in Clause 7.5.2.3(b) of the Provincial Collective Bargaining Agreement).
3. Postponement or alteration of your termination date, if early notice is provided and you become ill before the required minimum 30-day notice period. (See Early Notice above.)

Sample letters of resignation are provided on the following pages, which address various circumstances.

Sample: Letter of resignation providing notification prior to May 31 for retirement June 30

Dear [Director of Education]:

I hereby submit my resignation for the purpose of retirement effective June 30, 20____, subject to the condition that I shall receive the retirement gratuity (or incentive) as per the local collective agreement (or as per board policy) [clause or policy number].

Should I become ill prior to May 31, 20 ____ the termination of the contract of employment shall be deemed to be pursuant to Article 7.5.6.3 of the Provincial Collective Bargaining Agreement and the effective date of the termination shall be altered in accordance with 7.5.6.3.

[Insert personal comment regarding term with the division if you wish.]

Sincerely,

Sample: Letter of resignation for the purpose of returning to work with the same school division

Rewrite by selecting the options appropriate to your situation.

Dear [Director of Education]:

I hereby submit my resignation for the purpose of retirement effective [insert specific date] subject to the following condition(s):

That I shall receive the retirement gratuity (or incentive) as per the local collective agreement (or as per board policy) [clause or policy number].

and

That the _____ School Division No. _____ shall offer me a

i) temporary contract for the period _____ to _____,

or

ii) replacement contract for the academic year 20_____ to 20_____ ,

or

iii) continuing contract for the period commencing _____.

The contract of employment is subject to the terms of *The Education Act, 1995* and forms part of this condition.

[Insert personal comment regarding term with the division if you wish.]

Sincerely,

Sample: Mutual Agreement to Terminate Contract of Employment

Pursuant to Section 212 of *The Education Act, 1995*, it is hereby mutually agreed that the contract of employment between _____ and the _____
_____ School Division No. _____
is hereby terminated effective _____ subject to the following conditions:

1. Should _____ become ill prior to _____, the termination of the contract of employment shall be deemed to be pursuant to Article 7.5.6.3 of the Provincial Collective Bargaining Agreement and the effective date of the termination shall be altered in accordance with 7.5.6.3.

AND/OR

2. That _____ shall receive the retirement

(gratuity or incentive as per board policy or as per the local collective agreement).

AND/OR

3. That the _____ School Division No. _____ shall offer _____

 - i) a temporary contract for the period _____ to _____, or
 - ii) a replacement contract for the academic year 20_____ to 20_____, or
 - iii) a continuing contract for the period commencing _____.

The contract of employment is subject to the terms of *The Education Act, 1995* and forms part of this agreement.

AND

4. That neither party to this agreement will have any future claims upon the other nor any future obligations to the other beyond those contained within this agreement.

Date

Date

Signature of Teacher

for School Division Division No.

Witness

Witness

Applying for Your Pension

Step 1 – Request an application package from your pension plan

It is recommended that you apply for your teacher pension at least six months before your anticipated retirement date to allow time for the completion and collection of all documents required.

To obtain a retirement application package, members of the Saskatchewan Teachers' Retirement Plan must complete a Pension Estimate Request form and mail or fax it to the STRP. Members of the Saskatchewan Teachers' Superannuation Plan should contact the Saskatchewan Teachers' Superannuation Commission.

Please allow up to two months to process your application.

You should apply for your teacher pension at least six months before your retirement date.

Step 2 – Gather the necessary documents

When submitting your completed pension application, be sure you have included the following:

- A copy of the letter from your employing school board accepting your resignation and indicating the effective date. (Applicants are encouraged to forward their forms while waiting to receive this letter in order to begin processing applications).
- The original or a notarized copy of your birth certificate or government-issued identification indicating your birthdate.
- The original or a notarized copy of your spouse's birth certificate.
- The original or a notarized copy of your marriage certificate (STSP).

Step 3 – Complete the necessary forms

Please ensure you complete the forms specific to your pension plan. You will need to complete:

- Application for a Retirement/Superannuation Allowance
- TD1 Personal Tax Credits Return
- TD1SK Saskatchewan Personal Tax Credits Return
- Appointment of Nominee/Beneficiary
- Group Life Insurance Beneficiary Update (if applicable)
- Direct Deposit Information
- STF Change of Information form
- Teachers' Dental Plan Change of Information form
- Purchase of Service Waiver (STRP)
- Spouse's Waiver of 60% Post-Retirement Survivor Benefit (completed by spouse if applicable – STRP)

Be sure to keep a copy of the completed application and documents for your personal records.

Step 4 – Send your completed forms and supporting documentation

Mail in the completed forms and the supporting documentation to your pension plan. When the plan has received your documentation and your final pension information from your school board, your pension benefits will be calculated. Your monthly pension will be paid on the last banking day of each month.

The Superannuated Teachers of Saskatchewan



Check us out at
www.sts.sk.ca

The STS provides a host of services and supports for superannuated teachers throughout the province. This independent organization of retired teachers is dedicated to promoting the welfare of all superannuated teachers and to maintaining the ties that bind them to fellow professionals.

The STS:

- Provides vital, affordable health and dental benefits for superannuates.
- Plays an active role in educational affairs through its own independent efforts.
- Provides input into provincial bargaining when superannuation and the welfare of retired teachers are at stake through eight STS councillors on the Council of the Saskatchewan Teachers' Federation.
- Offers social events and the chance to interact with other superannuates through 42 active chapters in large and small communities throughout the province and in British Columbia.

Membership in the STS can be one of the first, and best, retirement investments you can make. Anyone receiving or having received a pension under the Saskatchewan Teachers' Superannuation Plan or the Saskatchewan Teachers' Retirement Plan may belong to the STS. This includes surviving spouses and teachers retired under other provincial or federal plans who live in Saskatchewan.

Each year the STS organizes an annual general meeting which provides STS members with an opportunity to:

- Discuss the progress of the STS.
- Deal with issues of interest to members through workshops and guest speakers.
- Submit resolutions to the Federation, governments and non-governmental bodies.
- Renew professional contacts with friends and former colleagues.

To keep members informed, the STS publishes *Outreach*, a newsletter produced five times per year. The STS also participates with the Federation in Planning for Retirement seminars for teachers retiring or planning to retire.

The STS is affiliated with the Canadian Association of Retired Teachers (ACER-CART) which promotes the interest of all retired teachers in Canada and makes submissions to the Government of Canada. Advocating for fairness in taxation of seniors is an example of this. The STS administers an extended health and dental plan. They are also a founding member of the Saskatchewan Seniors Mechanism, an "organization of organizations" which co-ordinates efforts towards the well-being of all Saskatchewan seniors.

STS Local Chapters

STS chapters meet regularly to discuss issues of concern, to maintain valued contacts with former colleagues and to enjoy a time of fellowship. Chapter activities differ widely and may include speakers, tours, picnics, potluck meals, socials, parties and banquets. Additional activities may include provincial recreational events which are held annually for bowling, golfing, curling, fishing, quilting retreats and Kaiser tournaments.

*There is power in membership.
Remember that STS needs YOU,
and YOU need STS!*

Many chapters are active in the volunteer work of the community, such as UNICEF, Meals-on-Wheels, hospital visiting, community history and folklore. If you are eligible for membership, please contact the STS office for the location of your nearest chapter.

The annual fee to the provincial STS is \$30, which includes a subscription to *Outreach*. Each STS chapter receives a rebate from the \$30 provincial membership fee. Superannuates who live in areas without a chapter, or who are unable to attend meetings, may become non-chapter members for the fee of \$30, which also includes an annual subscription to *Outreach*.

- An application form and authorization to have the fee deducted from pension cheques (\$2.50 per month) may be obtained from the STS office, 2311 Arlington Avenue, Saskatoon SK S7J 2H8 or on their website at www.sts.sk.ca.

STS Group Benefits Information

This material summarizes the important features of our group program; it is prepared as information only and does not, in itself, constitute an agreement. The exact terms and conditions of our Group Benefits Program are described in the Group Benefits Policy held by STS.

General Information

Effective Date of Coverage

You are eligible to apply for benefits if you are an active member of the association of Superannuated Teachers of Saskatchewan, and you and/or your dependants, if applicable, are residents of Canada and are eligible for benefits under the provincial health-care program in your province of residence.

Your coverage would become effective on the first of the month following the date of application, provided the application is submitted prior to the 15th of the month, otherwise, the first of the subsequent month.

Late Enrolment

You would be required to submit evidence of good health if you apply for coverage more than 60 days after the date:

- You retire.
- Coverage terminates under a spouse's group plan.
- Coverage terminates under any other group plan.

Coverage would begin on the date the insurer approves your application.

*The greater our STS membership,
the more force our voice has!*

The STS offers health and dental benefits to all STS members and their eligible dependants. These benefits are insured through Saskatchewan Blue Cross.

Eligible Dependants

Dependants are defined as your spouse, unmarried, unemployed dependent children under 21 years of age and unmarried, unemployed children under 26 years of age who are attending an educational institution or training at a school of learning on a full-time basis. Dependent children who are physically or mentally infirm will be covered beyond the limiting age.

Termination of Benefits

Coverage would cease on the earliest of the date you are no longer a member of STS or the termination date of the group contract.

Any change to, or cancellation of, coverage must be received in writing to the Superannuated Teachers of Saskatchewan office by the 15th of the preceeding month.

Extended Health-Care Benefits

An overall combined annual maximum of \$10,000 per person applies to the following benefits. Amounts shown are calendar year limits payable per covered person unless otherwise stated.

Hospital Accommodations

- One hundred percent of the difference between standard ward and semi-private or private hospital rates in your province of residence, up to a maximum of 50 days.

The co-insurance for the following benefits is 80 percent:

Formulary Prescription Drugs

- A \$6 deductible is applied to each drug dispensed. Maximum benefit is \$2,000 per person per calendar year.
- Drugs which are prescribed by a physician or dentist and that are included under the Saskatchewan Prescription Drug Plan Formulary.
- Coverage includes a \$500 lifetime maximum per person for payment of smoking cessation drugs which require a prescription.
- Purchase quantities limited to a 90-day supply.

Ambulance Services

- The plan allows for unlimited licensed ambulance service including the cost of air travel required to transport a patient to receive essential care.
- The plan limits non-essential transportation to place of residence to one trip per year.

Private Duty Nursing

- Services provided by an RN, RNA, LPN or VON, as an in-patient, or in the home of the participant (excluding nursing homes or for palliative care), where the services have been ordered by the attending physician, to a maximum of \$5,000 in a calendar year.

Accidental Dental

- Treatment required following accidental damage (from an external blow to your mouth) to your natural or artificial teeth. Dental work must be rendered or reported within six months of accident. Maximum allowable expense is \$1,000 every calendar year.

The extended health-care benefits overall combined maximum per person per year is \$10,000.

In order to be eligible for coverage without medical evidence, you must apply no later than 60 days after retirement or termination of coverage under a spouse's or any other employer group plan.

Paramedical Services

- Licensed psychologist, speech therapist, podiatrist or chiropracist, acupuncturist, physiotherapist, chiropractor, naturopath or registered massage therapist/reflexologist. Maximum of \$500 per specialty per calendar year.

Diagnostic and Other Procedures

- Radiology and blood transfusions.

Prescribed Health Educational Program

- Up to an annual limit of \$100 when recommended by your physician.

Medical Equipment, Aids and Appliances

When prescribed by a physician:

- Trusses, splints, crutches, canes, casts, rib belts, cervical collars, artificial limbs or eyes, and braces which support a rigid support of metal or plastic (dental braces and sports braces are excluded), and other prosthetic appliances at the discretion of Saskatchewan Blue Cross
- Wigs (maximum of \$500 per calendar year)
- Breast prosthesis (one every two calendar years)
- Mastectomy bra (two every calendar year)
- Custom-made orthopedic shoes and orthotics (overall combined maximum of \$500 every two calendar years)
- Surgical stockings, stump socks, burn garments (overall combined maximum of \$200 per calendar year)
- Hearing aids and cochlear implants (\$750 every three calendar years)
- Diabetic, ostomy and incontinence supplies
- Blood pressure monitors (once every five calendar years)
- Oxygen
- Mobility aids
- Chronic Disease Management Programs including Cardiac Rehabilitation, Diabetes and Stroke (\$300 every calendar year)
- Aerochambers, nebulizers and CPAP accessories

Rental/repair, when prescribed by a physician, of:

- Wheelchair, patient walker, hospital-type bed or other durable equipment (or purchase if approved by Saskatchewan Blue Cross), lifetime maximum of \$1,500 per person
- Geriatric chair (\$1,000 lifetime maximum, excluding use in nursing home)
- Respirator ventilator to a maximum of \$500 per person per calendar year when prescribed by a physician

Referral Treatment Outside Canada

- Physician charges, hospital room and board at ward rates up to 31 days per period of disability. Services must be recommended by a physician in Canada for treatment not available in Canada (\$50,000 maximum per course of treatment or lifetime maximum of \$100,000). Claim must have prior approval from the provincial government and the insurer. Payment will not be made for any illness commencing within 12 months of the effective date of group coverage.

The effective date of coverage would begin on the first of the month following the date of application provided the application for benefits is submitted prior to the 15th of the month.

The co-insurance for the following benefits is 100 percent:

Vision-Care Benefits

- **Corrective Eyeglasses:** \$250 per person every two calendar years. Includes lenses, frames, contact lenses and sunglasses prescribed by a licensed optometrist or ophthalmologist. Corrective lenses required due to surgery after the maximum indicated are allowed up to an additional lifetime maximum of \$250 per person.
- **Eye Examinations:** \$125 per person every two calendar years when eye examinations are not covered by a government plan. Two additional eye exams medically necessary with physician's referral within the same two calendar year period as shown on the Schedule of Benefits is covered up to a maximum of \$125 per person per exam.
- **Contact lenses** prescribed for severe corneal astigmatism, severe corneal scarring, Keratoconus or Aphakia, if vision can be improved to a 20/490 level by contact lenses and not to that level by spectacle lenses up to a maximum of \$250 per person in two calendar years.
- **Refraction Examinations Post Surgery:** after eye surgery performed by a licensed optometrist or ophthalmologist.
- Excluded are non-prescription sunglasses, safety glasses or any form of eyeglasses purchased for cosmetic purposes.

Outside Province Travel Benefits

In the event of an accident or unexpected illness occurring outside the province of residence, reasonable and customary charges will be paid for the following expenses at 100 percent up to 65 days per trip with a lifetime maximum of \$5,000,000. The rate of exchange in Canadian currency will be determined at the date of service.

- **In-Patient Hospital Charges** up to the cost of semi-private accommodation.
- **Physicians' Charges**
- **Prescription Drugs**
- **Diagnostic Procedures**
- **Private Duty Nursing** up to \$5,000 per year.
- **Paramedical Services** of a physiotherapist, chiropractor or podiatrist to an annual maximum of \$500 per specialty per calendar year.
- **Rental of a Wheelchair, Crutches and Canes** when ordered by a physician.
- **Medical Transportation**
 - Licensed ground or air ambulance for emergency transportation to the nearest medical facility, limit of one return trip per calendar year.
 - If medically necessary, round-trip economy transportation will be arranged and paid for a qualified medical attendant to accompany the patient.
 - Subject to medical advice to the contrary, evacuation of the patient to a hospital in their province of residence where pre-authorized by the insurer.
- **Accidental Dental** emergency treatment when natural teeth have been injured or artificial teeth have been damaged by a direct, accidental blow to the mouth, or a fractured or dislocated jaw that requires setting, up to an annual maximum of \$1,000.

- **Transportation to Bedside** for one member of your family to be with an insured person who has been confined to a hospital for at least seven days, or to identify the deceased prior to release of the body (limited to one round trip economy airfare).
- **Trip Interruption or Delay** if your trip is interrupted or delayed due to your (or your dependant's) hospitalization outside your province of residence (one-way economy fare or the excess cost over and above any prepaid travel plan).
- **Return of Dependent Children** by the most direct route to their place of residence, if dependent children are left unattended while travelling when you or your spouse are hospitalized (one-way economy transportation or the excess cost of prepaid travel arrangements).
- **Vehicle Return** for the cost (up to \$2,000) of returning your vehicle by a commercial agency to your home residence or a rental vehicle to the nearest appropriate rental agency, if an insured person is unable to do so due to sickness, injury or death.
- **Repatriation** up to \$5,000 of expenses to return the deceased to the home province.
- **Additional Expenses** for the cost of meals and hotel accommodation due to any covered person's hospitalization up to a daily maximum of \$150 up to 10 days.
- **World Travel Assistance** when a medical emergency arises which requires hospitalization. Your travel assistance centre must be contacted. Failure to call your travel assistance centre may invalidate your claim. The travel assistance centre's phone numbers are listed on your Saskatchewan Blue Cross identification card. The following services are provided by your travel assistance centre:
 - Twenty-four hour telephone services around the world.
 - Confirming coverage and payment to a doctor and/or hospital.
 - Arrangement for medical evaluation by a qualified physician and then referral to a medical facility equipped to provide treatment.
 - Transfer of patient to another medical facility if required.
 - Assistance in contacting the family.
 - Referral to a local legal advisor and/or assistance in arranging for advances for your personal credit card and/or arranging for family or friends to post bail and pay legal fees.
 - Assistance in the replacement of necessary travel documents and/or tickets, in the event of theft or loss (the cost of obtaining replacement documents is your responsibility).
 - Emergency response in any language.

Travel Exclusions and Limitations

Travel benefits will not be payable for charges in connection with the following:

- A pre-existing condition, illness or injury for which symptoms occurred and/or which required medical investigation, diagnosis, treatment or hospitalization within three months immediately preceding departure date. Routine checkups with no change in medication or treatment are not considered medical investigation, diagnosis or treatment.
- Residents travelling outside their province of residence against their physician's advice.

Coverage terminates the earliest of:

- *The date the subscriber is no longer a member of the STS.*
 - *Upon the termination date of the group contract.*
 - *When the member submits, in writing prior to the 15th of the preceding month, a directive to terminate the policy.*
- Referral or elective (non-emergency) treatment or services not required for the immediate relief of acute pain or suffering which reasonably could have been delayed until returning to your province of residence.
 - Benefits payable by Saskatchewan Health or any other government agency.
 - Confinement due to childbirth and delivery if any portion of travel falls after the 32nd week of gestation.
 - Expenses incurred as the result of participation in professional sports or hazardous avocations (e.g., bungee jumping; parachuting; a flight accident, unless riding as a fare-paying passenger on a commercial airline or charter aircraft with a seating capacity of six people or more; criminal acts; war or other hostilities).
 - Services as the result of substance abuse.
 - Suicide or attempted suicide.

If you are uncertain about your coverage, please contact the insurer prior to travel.

Dental-Care Benefits

Dental benefits are based on the usual and customary charges up to the Dental Society Fee Guide for general practitioners in effect in the province of Saskatchewan.

Services over \$500 require pre-authorization in writing by the insurer. Dental claim forms are provided for this purpose.

Basic Dental-Care Benefits

- Eighty percent co-insurance – unlimited maximum.
- Complete oral exam (once every three calendar years), recall exam (two every calendar year).
- X-rays: full mouth and panoramic (one of either type every three calendar years), single, cephalometric (five every two calendar years), occlusal (two every calendar year), bitewing and temporomandibular joint (four of each in a calendar year).
- Tests and laboratory examinations.
- Polishing (two units every calendar year), scaling (eight units every calendar year), fluoride treatments (two treatments in a calendar year), oral hygiene instruction (twice in a calendar year), space maintainers.
- Fillings, recementing inlays and crowns, removal of inlays and crowns and cement restorations.
- Denture adjustments, repairs, rebasing and relining (one every two calendar years), tissue conditioning, removal, repair and recementing fixed bridge.
- Surgical services.
- Eligible dependent children only: pit and fissure sealants, protective athletic appliances (one appliance per calendar year).

Minor Dental-Care Benefits

- Eighty percent co-insurance (\$1,000 per person per calendar year).
- Root canal therapy.
- Treatment of gums and bones.

Major Dental-Care Benefits

- Sixty percent co-insurance (\$1,500 per person per calendar year).
- Crowns, implants, inlays and onlays (not payable unless there is extensive decay or breakdown which cannot be repaired by use of amalgam or similar restorative material).
- Fixed bridges – once per tooth in a five-calendar-year period (not payable for the initial installation or addition unless required primarily due to teeth missing, extracted or fractured after your effective date).
- Complete and partial dentures (one upper and one lower in a five-calendar-year period).
- Dental implants and/or services performed in conjunction with dental implants.

Dental Benefits for Late Applicants

If you or your dependants apply for dental benefits more than 60 days after you or your dependants first become eligible, the maximum benefit will be limited to \$100 during the first 12 months of coverage. This provision does not apply to dental services required as a result of natural teeth being injured or artificial teeth being damaged by a direct accidental blow to the mouth after the effective date of the late applicant's coverage.

General Exclusions and Limitations

Health and dental benefits will not be payable for charges in connection with the following:

- Convalescent, custodial or rehabilitation services.
- Services or supplies normally provided without cost or at nominal cost by the government health plan.
- Benefits received or entitled to receive from any government agency (e.g., Workers' Compensation), insurrection, war or self-inflicted injuries.
- Participation in the commission of a criminal offense.
- Cosmetic services.
- Conditions not detrimental to health.

To find out more about the many benefits of membership and the location of the STS chapter closest to you, contact the STS office in Saskatoon at 2311 Arlington Avenue, Saskatoon SK S7J 2H8; phone: 306-373-3879; or visit the website at www.sts.sk.ca.

STS Group Benefits Plan Monthly Premiums

Effective July 1, 2015 - June 30, 2018

Extended Health				Dental			
Age	Single	Couple	Family	Age	Single	Couple	Family
<55	\$57	\$114	\$134	<55	\$34	\$68	\$80
55-64	68	136	156	55-64	37	74	86
65-74	75	150	170	>65	40	80	92
>75	81	162	182				
for eligible participants only							
65-74	40	80	100				
>75	46	92	112				

Resources and Contacts

For inquiries about ...

Contact ...

Saskatchewan Teachers' Superannuation Plan
Teachers' Dental Plan
Teachers' Group Life Insurance Plan (compulsory)

Saskatchewan Teachers' Superannuation Commission
129 - 3085 Albert Street
Regina SK S4S 0B1
Telephone: 306-787-6440 or 1-877-364-8202
www.stsc.gov.sk.ca

Saskatchewan Teachers' Retirement Plan

Saskatchewan Teachers' Retirement Plan
c/o Saskatchewan Teachers' Federation
2317 Arlington Avenue
Saskatoon SK S7J 2H8
Telephone: 306-373-1660 or 1-800-667-7762
www.stf.sk.ca

Members' Health Plan

Members' Health Plan
c/o Saskatchewan Teachers' Federation
2317 Arlington Avenue
Saskatoon SK S7J 2H8
Telephone: 306-373-1660 or 1-800-667-7762
Email: health@stf.sk.ca
www.stf.sk.ca

Portaplan (Voluntary Insurance Plan)

Portaplan
c/o Saskatchewan Teachers' Federation
2317 Arlington Avenue
Saskatoon SK S7J 2H8
Telephone: 306-373-1660 or 1-800-667-7762
E-mail: portaplan@stf.sk.ca
www.stf.sk.ca

Superannuated Teachers of Saskatchewan
• Membership in the STS
• Retirement Lifestyle Planning Seminars
• STS Group Benefits Plan

Superannuated Teachers of Saskatchewan
2311 Arlington Avenue
Saskatoon SK S7J 2H8
Telephone: 306-373-3879
www.sts.sk.ca

**Canada Pension Plan and
Old Age Security Programs**

Service Canada
Telephone: 1-800-277-9914
www.canada.ca

Employment Insurance

Service Canada
Telephone: 1-800-206-7218
www.canada.ca

Saskatchewan Seniors Income Plan

Government of Saskatchewan
Telephone: 1-800-667-7161
www.socialservices.gov.sk.ca



Saskatoon – Head Office

2317 Arlington Avenue
Saskatoon SK S7J 2H8
T: 306-373-1660 or 1-800-667-7762
F: 306-374-1122
stf@stf.sk.ca

Regina – Appointments Only
Suite 375-3303 Hillside Street
Regina SK S4S 6W9

www.stf.sk.ca