

The Superannuated Teachers of Saskatchewan

Information Booklet



Superannuated Teachers of Saskatchewan

Arbos Center for Learning
2311 Arlington Avenue
Saskatoon SK S7J 2H8

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The Superannuated Teachers of Saskatchewan

The STS is an organization of retired teachers who are dedicated to promoting the interests and welfare of all superannuated teachers and to maintaining the relationships that connect them to the community of teaching professionals.

Organizationally, the STS is committed to:

- Providing essential, affordable health and dental benefits for superannuates.
- Advocating for the welfare of its members.
- Playing an active role in educational affairs of interest to its members.
- Providing input into provincial collective bargaining when superannuation and the welfare of retired teachers are at stake.
- Engaging in the governance of the Saskatchewan Teachers' Federation through eight STS Councillors on the Council of the STF.
- Offering social events and the chance to interact with other superannuates through 41 active Chapters throughout the province and in British Columbia.

Membership in the STS can be one of the first, and best, retirement decisions 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, including surviving spouses of teachers. Teachers retired under other provincial or federal plans who live in Saskatchewan may also belong to the STS.

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 STF, governments and non-governmental bodies.
- Renew professional contacts with friends and former colleagues.

To keep members informed, the STS publishes *Outreach*, a newsletter produced four times per year available in print or online. The STS provides Retirement Lifestyles sessions to groups upon request.

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 one example of this. The STS is 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.

Retirement Lifestyles Session

The STS will provide a Retirement Lifestyles session for groups of teachers upon request. If you or teachers you know are making plans for retirement, you may be interested. The seminar is two to two-and-a-half hours in length and offers information on:

- **Transitioning** – managing the transition to retirement.
- **STS** – information on the STS and the STS Health and Dental Plan.
- **Retirement Planner** – a Financial Planner will be in attendance.
- **Just in Case** – some reminders of papers to have in order.

School divisions, local associations, school staffs or groups interested in hosting a Retirement Lifestyles session are invited to contact the STS at (306) 373-3879 or sts@sts.sk.ca.

STS Chapters

STS Chapters meet regularly to discuss issues of concern, to maintain valued contacts with former colleagues and to enjoy times of recreation and socialization. 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 such as bowling, curling, fishing, golfing, Kaiser tournaments, Mah Jongg and quilting retreats.

Many Chapters are active in the volunteer work of the community, such as UNICEF, Meals-on-Wheels, hospital visiting, community history and folklore. A list of STS Chapters is on page 13.

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*.

To find out more about the many benefits of membership, contact the STS office in Saskatoon. An application form for STS membership 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 the website at www.sts.sk.ca.

There is a benefit to membership – the greater our membership, the greater our influence!

Please note: STS membership is a requirement in order to apply for Group Benefits.

STS Group Benefits Information

This material summarizes the important features of our group plan; it is prepared as information only and does not, in itself, constitute an agreement. The exact terms and conditions of our Group Benefits Plan are described in the Group Benefits Policy held by the 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 effective date will be 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, or
- Coverage terminates under a spouse's group plan, or
- Coverage terminates under any other group plan.

Coverage would begin on the first of the month following the date the insurer approves your application.

Eligible Dependants

Dependants are defined as the Member's legal spouse and/or children, as described below:

Spouse means the person who is legally married to the member, or has continuously resided with the member for not less than one full year having been living in a conjugal relationship. A Spouse shall also mean a person who is in a civil union with the member as defined by the Civil Code of Quebec.

Dependent children are eligible for benefits if they are:

- dependent upon the member for financial care and support, and
- not legally married or in a common-law relationship that is one full year or more in duration, and
- less than 21 years of age; or, if 21 years of age but less than 26 years of age, they must be attending an accredited educational institution, college or university on a fulltime basis.

Unmarried children over 21 years of age who are physically or mentally infirm may be covered beyond the limited age. Please contact the STS Office for more information.

Dependants specifically excluded include:

- any spouse residing outside of Canada, or
- any person for whom evidence of insurability, if required, is not approved by Saskatchewan Blue Cross.

Suspension or Termination of Benefits

If you have group coverage with an employer, you may suspend your STS Group Benefits. You may reinstate your STS Group Benefits within 60 days of the termination of coverage of your group plan. Coverage can be suspended or reinstated for the 1st of any month, provided the STS office receives written notification before the 15th of the previous month. Notification must be from the member in writing, by mail, email or fax.

Coverage will terminate on the earlier of the date of termination of this plan, the date the member ceases to be an eligible member of the STS, or with receipt of cancellation notice.

Any change, suspension, or cancellation of coverage must be received in writing to the STS office by the 15th of the preceding month in which coverage is to change.

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 per person per calendar year.

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

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

Formulary Prescription Drugs

- A \$6 deductible is applied to each drug dispensed. The maximum benefit is \$2,250 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 are 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, when medically necessary.
- The plan limits 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 the mouth) to natural or artificial teeth. Dental work must be rendered or reported within six months of the accident. The maximum allowable expense is \$1,000 every calendar year.

Paramedical Services

- Licensed psychologist/social worker/counsellor, speech therapist, podiatrist or chiropodist, acupuncturist, physiotherapist, chiropractor, naturopath, audiologist, osteopath, dietitian or registered massage therapist/reflexologist. Maximum of \$500 per specialty per person 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.

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

Medical Equipment, Aids and Appliances

When prescribed by a physician:

- Trusses, splints, crutches, canes, casts, rib belts, cervical collars, artificial limbs or eyes, 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, two if a double mastectomy)
- Mastectomy bra (two every calendar year)
- Custom-made orthopedic shoes and orthotics (overall combined maximum of \$500 every two calendar years)
- Surgical stockings, embolic and/or compression stockings, stump socks, burn garments (overall combined maximum of \$250 per calendar year)
- Hearing aids and cochlear implants (\$1,000 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 C-PAP accessories (C-PAP machines are not covered)

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.

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 \$2,500 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.

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: \$350 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 \$350 per person.
- Eye Examinations: \$150 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 \$150 per person per exam.
- Contact lenses prescribed for severe corneal astigmatism, severe corneal scarring, Keratoconus or Aphakia (if vision can be improved to a 20/40 level by contact lenses and not to that level by spectacle lenses) up to a maximum of \$350 per person in two calendar years.
- Refraction Examinations Post Surgery: \$150 per person per calendar year 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**, when allowed by provincial plan
- **Prescription Drugs**
- **Diagnostic Procedures**
- **Private Duty Nursing** up to \$5,000 per year.
- **Paramedical Services** of a physiotherapist, chiropractor or podiatrist to a maximum of \$300 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 travel companion'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.
- 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 your provincial health plan 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.

Coverage terminates the earliest of:

- When the member submits, in writing prior to the 15th of the preceding month, a directive to terminate the policy.
 - The date the subscriber is no longer a member of the STS.
 - Upon the termination date of the group contract.
-

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 current General Practitioners' Dental Fee Guide 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, inlays and onlays one per tooth in a five year period (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 unless there is extensive decay or breakdown which cannot be repaired by use of amalgam or similar restorative material).
- 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).
- Participation in an insurrection, war or hostile action, commission of a criminal offence, or as a result of self-inflicted injuries.
- Cosmetic services.
- Conditions not detrimental to health.

The process to appeal the assessment of a claim, as well as other frequently asked questions, can be found in the Group Benefits FAQ section of the STS website.

STS Group Benefits Plan Monthly Premiums

Effective July 1, 2022 – June 30, 2024

Extended Health Plan – Regular Premiums

Age	Single	Couple	Family
<55	\$83	\$166	\$188
55-64	\$99	\$198	\$230
65-74	\$104	\$208	\$240
75+	\$114	\$228	\$260

Extended Health Plan – Reduced Premiums

For individuals eligible for the Saskatchewan Seniors' Drug Plan

Age	Single	Couple	Family
65-74	\$60	\$120	\$150
75+	\$70	\$140	\$170

Dental Premiums

Age	Single	Couple	Family
<55	\$48	\$96	\$106
55-64	\$50	\$100	\$112
65+	\$55	\$110	\$118

Provincial STS Executive 2023-24

President / Councillor:

Doug Still, Regina 306-535-7557

Vice-President / Councillor:

Susan Amundrud, Melfort 306-920-7475

Past-President / Councillor:

Sunil Pandila, Moose Jaw 306-692-2420

Executive Secretary:

Murray Wall, Saskatoon 306-373-3879

ACER-CART:

Helen Sukovieff, Regina 306-545-5566

Councillors:

Don Gabel, Regina 306-278-7918

Huguette Kitchen, Lloydminster 780-522-7707

Alan Laughlin, Rabbit Lake 306-883-8043

Terri Mitchell, Yorkton 306-782-2599

Devona Putland, Moosomin 306-435-9046

Members-at-Large:

Martin Berg, Unity 306-228-7393

Joyce Hoffman, Regina 306-741-5161

Jane Isinger, Saskatoon 306-933-2927

Dean Lucyk, Regina 306-537-6874

Owen Sebastian, Shaunavon 306-294-0006

Diane Selby, Saskatoon 306-373-0080

Anna Wehrkamp, Gronlid 306-277-4203

Office Manager:

Colleen Bailey

Assistant Office Manager:

Heather Hase

Administrative Assistant:

MJ Krips

STS Chapters

- There are 41 local chapters to which STS members may belong, 39 in Saskatchewan, two in B.C. Most chapters have regular meetings and other activities.
- Each STS member may choose to belong to a chapter, or to be a non-chapter member. There is no extra fee for chapter membership.
- Most STS members belong to the chapter where they live (if there is one) but a few choose to be members of the chapter where they previously taught.
- There are no geographical boundaries for the chapters, but the following chart indicates the location of most of the chapter members:

Chapter

Assiniboine Chapter
 Biggar Chapter
 Carrot River Valley (Melfort & District) Chapter
 Estevan Chapter
 Fraser Valley Chapter
 Humboldt and District Chapter
 Kerrobert Chapter
 Langenburg Chapter
 Last Mountain Chapter
 Lloydminster Chapter
 Mainline Chapter
 Maple Creek-Medicine Hat Chapter
 Melville Chapter
 Midlakes Chapter
 Moose Jaw Chapter
 Moosomin Chapter
 Nipawin Chapter
 Northwest Chapter
 Okanagan Valley Chapter
 Outlook & District Chapter
 Parkland Chapter
 Petrofka Chapter
 Potashville Esterhazy Chapter
 Prince Albert Chapter
 Red Deer River Valley Chapter
 Regina Chapter
 Rosetown Chapter
 Saskatoon Chapter
 Shamrock Chapter
 Shaunavon Chapter
 Souris Moose Mountain Chapter
 South Central Chapter
 Sturgis Chapter
 Swift Current Chapter
 The Battlefords and District Chapter
 Tisdale Chapter
 Unity Chapter
 Wadena Chapter
 Wakaw Chapter
 Weyburn Chapter
 Yorkton Chapter

Members Of This Chapter Reside In Or Near:

Canora, Kamsack, Invermay
 Biggar
 Melfort and District
 Estevan, Lampman
 Abbotsford
 Humboldt, Watson, Lake Lenore
 Kerrobert and Area
 Langenburg, Churchbridge
 Punnichy, Raymore, Strasbourg
 Lloydminster, Maidstone
 Indian Head, Fort Qu'Appelle, Grenfell, Whitewood
 Maple Creek, Medicine Hat
 Melville
 Davidson, Craik
 Moose Jaw
 Moosomin, Rocanville, Maryfield, Wapella Nipawin,
 Choiceland, Carrot River
 Meadow Lake
 Kelowna
 Outlook & District
 Shellbrook, Canwood, Big River
 Blaine Lake, Hafford
 Esterhazy
 Prince Albert
 Porcupine Plain, Hudson Bay
 Regina
 Rosetown
 Saskatoon
 Wynyard, Foam Lake
 Shaunavon
 Oxbow, Carnduff, Arcola
 Assiniboia, Gravelbourg, Lafleche
 Sturgis, Preeceville, Norquay
 Swift Current
 Battlefords
 Tisdale
 Unity, Wilkie, Cut Knife
 Wadena, Kelvington, Rose Valley
 Wakaw
 Weyburn
 Yorkton

1100-50 2706/2018



Superannuated Teachers of Saskatchewan
 2311 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8

Application for Membership and Authorization for Payroll Deduction

Indicate the Plan from which you receive your pension:

- Saskatchewan Teachers' Retirement Plan Saskatchewan Teachers' Superannuation Plan
 STF Employees' Pension Plan Other

Please check here if you are a surviving spouse of a deceased superannuate

Applicant Information			
Last Name	First Name	Initial	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address			
<input type="text"/>			
City	Province	Postal Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Phone	Email Address		
<input type="text"/>	<input type="text"/>		
Social Insurance Number	Date of Retirement (DAY/MON/YEAR)		
<input type="text"/>	<input type="text"/>		
STS Chapter I wish to support (Please see listing of STS Chapters)			
<input type="text"/>			
<p>Contact Information will be shared with the local STS Chapter the applicant wishes to support, if one is identified. Information will not be shared with any entities outside the Provincial STS and the local Chapter to which the member belongs.</p> <p>I would prefer to receive the STS publication <i>Outreach</i> by:</p> <p><input type="checkbox"/> Paper Copy (Canada Post) <input type="checkbox"/> Electronic Copy (Email notification)</p>			

I authorize the deduction of the annual STS membership fee in equal monthly payments. I authorize the Saskatchewan Teachers' Superannuation Commission, the Saskatchewan Teachers' Retirement Plan or the STF Employees' Pension Plan to collect these monthly deductions and remit them to the Superannuated Teachers of Saskatchewan (STS). I also consent to the release to the STS of any information necessary to administer my membership in the STS. Current STS membership fee: \$2.50 per month by payroll deduction.

Signature	Dated (DAY/MON/YEAR)
<input type="text"/>	<input type="text"/>

Revised March 2021

Application for STS Group Benefits Program

Superannuated Teachers of Saskatchewan, 2311 Arlington Avenue, Saskatoon, Saskatchewan S7J 2H8

Information (Please Print)

Last Name	First Name(s)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth (DAY/MON/YEAR)	Social Insurance Number	Provincial Medical Plan Number (Health Card)
Mailing Address	City	Province
Phone	Email Address	
Date of Retirement (DAY/MON/YEAR)	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Common Law <input type="checkbox"/> Single <input type="checkbox"/> Please check here if you are a surviving spouse of a deceased superannuate	
Month you wish coverage to commence		

All information must be received by the 15th of the month in order for coverage to be effective the 1st of the following month, unless medical underwriting is required.

Indicate the Plan from which you receive a pension:

Saskatchewan Teachers' Retirement Plan
 Saskatchewan Teachers' Superannuation Plan
 STF Employees' Pension Plan
 Other

Dependent Information

If you have selected couple or family coverage, please complete the following

Relationship to Participant	First Name	Last Name	Sex	Date of Birth DAY/MON/YEAR	Provincial Medical Plan No.	If Child(ren) Over 21 Indicate Student or Handicapped
Spouse						
Dependent Child						
Dependent Child						
If child(ren) over 21, name of school(s):						

Plan Information

Extended health plan (Includes hospital coverage)

I wish to enrol in this plan: Yes No

If yes indicate: Single Couple Family

Dental Plan

I wish to enrol in this plan: Yes No

If yes indicate: Single Couple Family

If terminating from an employer group benefit plan (spouse or self), please complete.

Employer	
Employee	
	Date of Termination (DAY/MON/YEAR)

I hereby apply for coverage under the STS Group Benefits Program and authorize the deduction and remittance of premiums from my Superannuation Allowance. I consent to disclosure of any information required to administer the program. I authorize the use of my Social Insurance Number for tax reporting, identification and administration of my benefits. I hereby certify that I am a member, in good standing, of STS and my eligibility ceases upon termination of my STS membership.

Signature of Applicant	Date (DAY/MON/YEAR)
x	

Office Use – All Dates (DD MMM YYYY)

Effective Retirement Date	Date Submitted To Blue Cross	Processed by STSC/STRP/STF EPP/TCU
Date of STS Approval	Receipt Date	First Payroll Month

Subject to medical underwriting: NO YES



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