

Current OSSTF Benefits Full Premium Costs for Teachers:

For eligible Teacher members who elect to continue to participate in their OSSTF Benefits Plan (i.e. maintain all or some of the benefits that they had in force when active) at a time where they are responsible for 100% of the premium (eg. Personal leave, unpaid sick leave, lay-off etc.) the following monthly premium costs apply:

1. **Basic Life Insurance and Accidental Death and Dismemberment** (two times annual salary) – \$0.105 per \$1,000 per month (including 8% RST – retail sales tax).
Example – Annual Salary, \$75,000 = Basic Life & AD&D at \$150,000, which results in monthly premium of \$15.75
2. **Optional Life** (member, spousal, or dependent child) – The monthly cost for these benefits will be the same as the member is paying while active.
3. **Extended Health Care Benefits** – Monthly cost including 8% RST.
 - Single Coverage \$190.95
 - Family Coverage \$477.42
4. **Dental Benefits** – Monthly cost including 8 %RST.
 - Single Coverage \$87.40
 - Family Coverage \$218.53

Note: These rates are subject to change at any time. Most often rates change at renewal, which is scheduled for September 1st of each year.

Members are encouraged to contact OTIP Benefits Services at 1-866- 783-6847.