

Salary Indemnity Plan (SIP) + Long Term Disability (LTD)

Salary Indemnity Plan

Purpose: Financial benefits when members have exhausted their sick bank but are not yet able to return to work.

Eligibility:

- Active Membership with BCTF
- In a contract (continuing or temporary)
- Have exhausted sick time remaining in your sick bank
- Previous SIP claim may impact eligibility

Application Process:

- If on sick leave and close to exhausting sick bank, apply a minimum of two weeks before you run out of sick days.
- <https://www.bctf.ca/topics/services-information/benefits/salary-indemnity-plan>
- Required documents for Application:
 - Application Form
 - Certificate of Attending Physician
 - Electronic Funds Transfer form / Void Cheque
 - A copy of your Pension Statement, (this can be accessed on the [TTP website](#))

Coverage:

- Income Replacement:
 - Maximum of 120 days on Short-Term Disability
 - This benefit covers 50% of salary, tax-free, with no deductions.
 - SIP is pensionable time; SIP covers your pension contributions for the time you are receiving benefits from the plan.
 - If the claim is longer than 120 days and unable to return to work, you can apply for Long-Term Disability (LTD). BCTF will contact you with the forms required to apply for this before you are out of days with Short-Term.

** Please contact the NDTA office with questions, SIP process can be complicated during times of stress and upheaval. We are here to support members!*

Long Term Disability

- If you exhaust SIP, and are still unable to work, there is a long-term disability program through Canada Life. BCTF Income Security Division will contact you prior to exhausting SIP benefits with application and support through the process of applying for LTD

Opting Out of LTD Payments

A member may apply to voluntarily withdraw from the long-term portion of the Salary Indemnity Plan (SIP) once they are in receipt of a retirement pension from the BC Pension Corporation or on the earliest of the following dates:

- Attained age 64 or
- Reached the later of Factor 88 or age 60 or
- Reached 34 years of contributory service.

In making application for withdrawal, you should ensure that in the event of serious illness or accident you have sufficient accumulated sick leave which, when combined with 120 days of SIP: short-term benefits, will protect your salary to the date when you will no longer be eligible to receive SIP: Long-term benefits.

Application for withdrawal may be made during any school year in which one of the foregoing conditions has been met and upon the completion of the appropriate withdrawal form.

Withdrawal will be effective, upon approval, in September for applications submitted in that month, and applications submitted later will be effective the month following approval of the application.

Once withdrawn the long-term fee will no longer be deducted from your earnings, and you will no longer be eligible for benefits under the long-term portion of the Salary Indemnity Plan.

If you have any questions, please contact 1-800-663-9163 (ext. 1921) or by email to benefits@bctf.ca.