

GOING ON LEAVE? THINGS YOU SHOULD KNOW

Whether you are going on maternity leave, approved leave without pay, unpaid sick leave, educational leave, or deferred salary leave, it is your responsibility to ensure your desired benefits are maintained while on leave. The purpose of this information is to ensure teachers going on leave are aware of the steps which must be taken to maintain these benefits which include NLTA Membership, Group Insurance and Pension service. As well, we are often asked about the impact of such leaves with respect to pension and salary increments. The following table has been prepared to assist teachers in addressing these questions.

Type of Leave	NLTA Membership	Group Insurance	Pension	Salary Increments
Maternity/ Parental Leave	N1	G1	P1	S1
Approved Unpaid Leave	N1	G2	P1	S3
Approved Unpaid Sick Leave	N3	G2	P1	S3
Paid Educational Leave	N2	G3	P2	S1
Approved Unpaid Educational Leave	N1	G2	P1	S2
Deferred Salary Leave	N2	G3	P2	S1
Injury on Duty	N3	G3	P2	S3

NLTA Membership

N1: Payment of \$5.00 per month must be made to the NLTA to maintain membership rights and benefits as per NLTA policy. Normally, one cheque covering the entire period of leave is mailed to the NLTA, attention: Corporate Services, 3 Kenmount Road, St. John's, NL, A1B 1W1.

N2: Membership dues continue to be paid as normal via deduction from paid salary.

N3: Dues not required in order to maintain membership.

Group Insurance

G1: Teachers must arrange with the plan administrator, Johnson Inc., to pay their share of the group insurance premiums by bank deductions. Failure to do so will result in termination of insurance. If insurance is terminated, the teacher will be required to apply for coverage, and provide proof of medical insurability subject to policy limitations, should the teacher wish to resume coverage. Should a teacher take more than 39 weeks, they must arrange with Johnson Inc. to pay by bank deduction both their share and the government's share of the group insurance premiums for the additional leave period. Otherwise, if insurance is allowed to lapse dur-

ing a period of parenthood leave, medical proof of insurability may be required in order to be reinstated in the plan. As well, upon the birth of a child, teachers must contact Johnson Inc. within 31 days of the child's birth/adoption in order to add a dependent for group insurance coverage. Beyond 31 days, an application providing satisfactory medical evidence of insurability will be necessary and approval must be granted by the underwriters.

G2: Teachers must arrange with Johnson Inc. to pay by bank deduction both their share and the government's share (Life, Accidental Death and Dismemberment, and Health plans only) of the group insurance premiums. Failure to do so will result in termination of insurance. If insurance is terminated, the teacher will be required to apply for coverage, and provide proof of medical insurability subject to policy limitations, should the teacher wish to resume coverage.

G3: Payment of group insurance premiums continue to be paid via normal payroll deduction and government's contribution of their share continues.

Pension

P1: Pension premium is unpaid and no pension service accrues while on leave. Teachers may arrange with Pensions Division to purchase lost pension service within 180 days from return to work. If the service time is purchased within this window, the cost is at current contribution rates matched by government. After 180 days, the cost is at full actuarial value, which is a significant cost increase.

P2: Pension premium continues to be paid on the full salary, not the reduced salary, and full pension service accrues.

Salary Increments

Teachers' placement on the salary grid is reviewed and changes are made once per year at the beginning of the school year or at the date of initial employment of a teacher. To determine the number of teaching years for salary increments, all teaching days to the date of calculation are totalled and this total divided by 195, which is the number of days in a school year. A fraction of half a year or more is required to move to the next step on the salary grid.

S1: Credited fully as time taught for the period of leave (maximum 39 continuous weeks for maternity/adoption/parental purposes) for the purpose of salary increment.

S2: Most unpaid leave is not credited for salary incremental purposes; however, it is credited fully as time taught when leave is related to upgrading qualifications or experience.

S3: Not credited for the purpose of salary increment.

Inquiries regarding specific circumstances should be directed to an Administrative Officer in Programs and Services at the NLTA at 726-3223 or 1-800-563-3599 or via email at mail@nlta.nl.ca.

