



## ELIGIBILITY FOR NLTA GROUP INSURANCE FOR CONTRACT/SUBSTITUTE TEACHERS



### Substitute Teachers

1. If you make first time application within the 31 day period after the first teaching day period, your coverage will commence on the date your application is received by the Plan Administrator.
2. If you make first time application more than 31 days after the first teaching day, your application will be subject to Evidence of Insurability, and will become effective on the date ManuLife Financial approves such evidence.
3. For continuation of coverage for the following school year, **a substitute teacher must have taught ten (10) days the previous school year and must teach at least once before November 30<sup>th</sup> of that following year.** Otherwise, there will be a lapse of coverage and a new application will be required after you have taught ten (10) days during a school year. The application will be subject to Evidence of Insurability, and will become effective the day ManuLife Financial approves such evidence.

### Replacement and Term Contracts

That term contract/replacement teachers with two times annual salary coverage for the term of their contract will revert to \$15,000 coverage at the end of their contract with coverage to continue to November 30<sup>th</sup> of that following school year. Assuming ten (10) days substituting during the year is obtained as per the eligibility guidelines, these teachers would continue on into the following school year as a substitute teacher provided they get one more day substituting prior to November 30<sup>th</sup>.

Substitute Teachers: Overview of Basic Coverage			
Coverage		Monthly Premium	
Basic Life	\$15,000	Single	\$2.60
Basic AD&D	\$15,000	Single	\$0.13
Health		Single	\$77.64
		Family	\$219.70
Dental		Single	\$23.12
		Family	\$46.40

Substitute Teachers who wish to apply for NLTA Group Insurance should contact:  
 The Plan Administrator - Johnson Inc  
 1-800-563-1528 or 737-1639 or 737-1559  
 as soon as possible following their first day of substitute teaching.