

Deferred Salary Leave – A Decision You May Not Want to “Defer”

by Jim King

NSTU Executive Staff Officer, Member Services

The opportunity for members of the NSTU to defer salary in order to finance a leave to take time for the pursuit of more time with family, travel, or other passions is one that may be within your reach. Often, we consider the giving up of salary out of the question with the many demands on personal finances these days. However, it is an option that can be affordable and provide an opportunity for rejuvenation in our very demanding profession.

The plan is available to members of the NSTU with a school board or community college. You must have a minimum of five years' experience and hold a permanent contract, although it need not be full time. Members can sign up for a one year or six month leave with differing levels of financing over two, three, four, or five years. Benefits are maintained during the leave of absence; however, premium costs are paid by the member while on leave. Sick leave credits do not accumulate during this time. Pension deductions do continue and are made based on the salary the member would receive if on a regular salary. The good news is that the leave is considered pensionable service and teaching service. Once the leave is complete, members will be reassigned to the same teaching or supervisory position. In the case of declining enrolment, decisions for assuming positions will be governed by the terms of the agreement. Finally, for members who may wish to take maternity leave following a deferred salary leave, premiums are paid on the full salary while working, but no premiums are paid during the year of the leave. This may impact on your eligibility for employment insurance benefits during your maternity leave.

There are several steps to enrol in the plan. They are as follows:

► Obtain an information booklet entitled, *Deferred Salary Leave Guide Plan for NSTU Members* from www.nstu.ca or by calling 1-800-565-6788. This booklet contains thorough information regarding the plan and answers frequently asked questions, including the difference in “take home pay”.

► Members interested in participating in the plan must make a written application to their Superintendent by April 30 in the year prior to the commencement of the plan. These forms can be obtained from the Human Resources Department of your School Board.

► Teachers will receive written confirmation or denial for involvement in the plan by June 15. Community College members will be informed no later than three months prior to the month of the commencement of the leave. In both cases, decisions regarding acceptance or denial are final and so are non-grievable.

► Finally, the member will arrange with their employer's payroll department for payment of premium costs of all insurance benefits and pension deductions before entering the year of deferred leave.

Once all these steps have been completed, you are ready to begin your involvement in the plan. A member may withdraw from the plan any time prior to March 1st of the calendar year in which the leave is to commence. Exceptions to this are at the discretion of the school board or community college, but approval cannot be unreasonably withheld for circumstances such as serious illness. The

Deferred Salary Plan can be referenced in the Teachers' Provincial Agreement, Article 39 and Appendix B and Article 42 of the Community College Faculty Agreement and Community College Professional Support Agreements. NSTU Member Services staff are available to assist with further information or to answer questions. You can contact Jim King in Member Services at 902-477-5621, 1-800-565-6788 or jimking@staff.nstu.ca for assistance.

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