

# YOUR RIGHTS Under The Collective Agreement

This chart represents the current benefits cut-offs asserted by the Employer. The DCFA is currently in the process of challenging these cut-offs, as is the post-secondary sector in BC.

Benefit	Language in DC Benefits booklet as of Feb 21, 2024	Reduced at 65	Lose at 65	Lose at 71
Employee Life Insurance	<ul style="list-style-type: none"> <li>On the August 31 following the date an employee turns 65, the benefit reduces from 3 times an employee's annual earnings (to a max of \$800,000), to 1 time.</li> <li>Termination age: "age 71 or retirement, whichever is earlier."*</li> </ul>	Y	N	Y
Employee Optional Life Insurance	<ul style="list-style-type: none"> <li>Termination age: "age 71 or retirement, whichever is earlier."*</li> </ul>	N	N	Y
Accidental Death + Dismemberment (ADD)	<ul style="list-style-type: none"> <li>On the August 31 following the date an employee turns 65, the benefit reduces from 3 times an employee's annual earnings (to a max of \$800,000), to 1 time.</li> <li>Termination age: "age 71 or retirement, whichever is earlier."*</li> </ul>	Y	N	Y
Dependant Optional Life Insurance	<ul style="list-style-type: none"> <li>Spouse, termination age: "employee's or spouse's age 71 or employee's retirement, whichever is earlier."*</li> <li>Child, termination age: "age 71 or retirement, whichever is earlier."*</li> </ul>	N	N	Y
Sick Leave	<ul style="list-style-type: none"> <li>This should continue without aging out, as it is provided by the Employer.</li> </ul>	N	N	N
Basic Medical Insurance / BC Medical Plan	<ul style="list-style-type: none"> <li>There is no maximum age for MSP; all eligible BC residents (as defined by BC Gov't) are entitled to this</li> </ul>	N	N	N
Extended Health Benefits (EHB)	<ul style="list-style-type: none"> <li>Extended health care includes: Hospital care, vision, medical services and supplies, professional services, drugs.</li> <li>Termination age: "the end of the month in which the employee attains age 71 or the last day of the month following the month in which the employee retires, whichever is earlier."*</li> </ul>	N	N	Y
Dental	<ul style="list-style-type: none"> <li>Termination age: "the end of the month in which the employee attains age 71 or the last day of the month following the month in which the employee retires, whichever is earlier."*</li> </ul>	N	N	Y
Short-Term Disability (STD)	<ul style="list-style-type: none"> <li>STD is not considered to be part of EHB (Extended Health Benefits); it is covered in the FCDP (Faculty Common Disability Plan). **</li> </ul>	N	N	Y
Long-Term Disability (LTD)	<ul style="list-style-type: none"> <li>LTD is not considered to be part of EHB; it is part of the FCDP (Faculty Common Disability Plan). **</li> </ul>	N	Y	N/A
Pension	<ul style="list-style-type: none"> <li>Must begin to withdraw at 71 due to CRA rule; this also applies to converting RRSPs to RRIFs and mandatory withdrawals from RRIFs.</li> <li>There is a rule that you can't draw your pension and continue to contribute to it.</li> </ul>	N	N	Y
HSA (Health Savings Account)	<ul style="list-style-type: none"> <li>The HSA (Health Spending Account), which the employer refers to as the HCSA (Health Care Spending Account) is a benefit that can be used for portions of claims that EHB doesn't fully cover, for health services or supplies, and for "other insurable health-related expenses that you can claim as a medical expense tax credit on your tax return."***</li> </ul>	N	N	Y
Physio, Massage	<ul style="list-style-type: none"> <li>"Professional services" are part of the EHB. *</li> </ul>	N	N	Y

\* Regular Faculty Benefit Plan Booklet, Feb 21, 2024  
 \*\* Amendment A2201, June 18, 2018 (not available online)  
 \*\*\* Faculty HCSA Plan member guide with COB-2

## WHO TO CONTACT?

### Your Executive Council

Each Faculty area has a DCFA Executive Council (EC) representative. Your EC representative will be able to advise you on DCFA issues and will take your concerns or initiatives to Executive Council.

### Your Area Stewards

Each Faculty area has an Area Steward on the DCFA Contract Committee. Your Area Steward can provide assistance with working conditions issues or help you with interactions with the Employer.

### Your Table Officers

Elected to run the day-to-day operations of the Association, your Table Officers can provide information and support you in protecting your rights under the Collective Agreement.

### Not sure?

Contact the DCFA Office and we'll connect you to the right person ([dcfa@douglascollege.ca](mailto:dcfa@douglascollege.ca)).

Check [www.dcfa.ca](http://www.dcfa.ca) for contact information.

## YOUR COLLECTIVE AGREEMENT

Your working conditions, job security, benefits, evaluation, and responsibilities have been negotiated, and are contained in a **Collective Agreement agreed to by the DCFA and the Employer (Douglas College)**.

You can access the Collective Agreement on the **DCFA website** ([www.dcfa.ca](http://www.dcfa.ca)) under Member Resources.

**You can get a printed paper copy** of the Collective Agreement at the DCFA office (room N2320 New Westminster Campus or room A1301 Coquitlam campus), or email [dcfa@douglascollege.ca](mailto:dcfa@douglascollege.ca) to receive one via inter-campus mail.

## WHAT CAN YOU FIND ON THE DCFA WEBSITE ([www.dcfa.ca](http://www.dcfa.ca))?

The DCFA website has:

- links to the Collective Agreement;
- meeting schedules;
- contact information for DCFA Executive Council Representatives and Contract Committee Area Stewards, Table Officers and other committee members;
- bargaining bulletins;
- and other member information.

## DCFA OFFICE LOCATIONS

**Coquitlam Campus – Room A1301**  
604-777-6120

**New Westminster Campus - Room N2320**  
604-527-5166

# KNOW YOUR RIGHTS

*A Guide For Faculty:  
Post-65 Benefits*

*2024 - 2025*

- **Post-65 Benefits-At-A-Glance**
- **Who to Contact**
- **Your Collective Agreement**
- **What Can You Find on the DCFA Website**
- **DCFA Office Locations**

*Please see your Collective Agreement  
for complete information.*

**DCFA**  
DOUGLAS COLLEGE  
FACULTY ASSOCIATION