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## **Memo #12**

Date: December 8, 2020

To: Members

Re: **Travel over the Christmas Holidays; EI and CPP Deductions; OTIP News**

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### **Travel over the Christmas Holidays**

The Board has sent direction through principals to notify staff if they plan to travel over the holiday break.

If you do travel outside of the province, the *recommendation* from the Health Unit is that you quarantine for 14 days upon return. If you do travel outside of the country the federal government *mandates* that you **MUST** quarantine for 14 days.

This is enacted under the Quarantine Act (Federal) and is enforced strictly by the RCMP in conjunction with provincial and local police services. This will not be possible in many situations due to the fact that the Christmas Break ends on January 3rd and staff are expected back to work on January 4th.

Any time needed to quarantine upon return would be unpaid, as the Board has stated they are not pre-approving any leaves of this nature.

### **EI, CPP and OCT Deductions**

Just a reminder that for a number of teachers you will see a decrease in your “take-home” pay beginning in January, as 2021 is a new tax year and that means that EI and CPP will begin to be deducted again.

**EI rates: Commencing January 2021, the rate will remain at 1.58% of gross earnings to a maximum of \$889.54. Maximum Insurable Earnings for 2020 are \$56,300.**

**CPP rates: Commencing January 2021, the rate will be 5.45% of gross earnings to a maximum of \$3,166.45. Maximum Contributory Earnings for 2020 are \$61,600.**

The Ontario College of Teachers deductions are made by the Board – on our behalf, as per Ministry requirements – in nine equal installments from the first pay in September to the last pay in December. (LTOs – if in an LTO – are deducted as a lump sum on their last pay in December).

### **OTIP News**

**How to break the cycle of stress and bad sleep:**

Research has shown that there is a close connection between stress and sleep. The COVID-19 pandemic has only amplified perceived feelings of stress – and as a result poor sleep. Many of you are facing an abundance of competing pressures like never before – adapting to new teaching and learning technologies, managing COVID protocols in schools, balancing life/work priorities, and the list goes on. There's no doubt these are stressful and challenging times. But it's important to understand that good sleep is not just a luxury, it's a necessity.

To learn more, visit [www.otipinsurance.com/article88](http://www.otipinsurance.com/article88).

**Feeling stressed and anxious? You are not alone:**

There is a 'normal' rhythm to the school year that has been disrupted by COVID-19. This is causing many of you to feel stressed, anxious and maybe a little uncertain about the future. It's important to know this is normal – and it's OK to feel concerned about what comes next. Allowing yourself to acknowledge feelings of stress and anxiety creates an opportunity for learning. It helps you to better understand the world around you and manage your approach to resiliency.

To learn more, visit [www.otipinsurance.com/article89](http://www.otipinsurance.com/article89)

**Fireplace safety tips for a cozy and safe winter:**

There's nothing quite like cozying up by the fireplace on a cold winter's evening. While many Canadians look forward to the warmth, light and ambiance that comes with a home fireplace, it's important to practice proper fireplace safety. Review the following fireplace safety tips to ensure that you, your family and your home stay safe this season.

Learn more at [www.otipinsurance.com/article90](http://www.otipinsurance.com/article90).

**How to avoid issues when submitting an insurance claim:**

At OTIP, members are our reason for being, and helping you protect the people and things that mean the most to you is what we do best. No one wants to be faced with unexpected obstacles during the claims process, and we strive to make it hassle free. To ensure you don't run into any issues when submitting a home or auto insurance claim, review these tips.

Learn more at [www.otipinsurance.com/article92](http://www.otipinsurance.com/article92).

If you have any concerns, please contact the Unit office at 705-733-9625 or 1 800 558 4815