

## Benefits at a Glance – Academic Staff Members

### Continuing, Contingent Term, or Limited Term

Effective January 1, 2025

Benefit	Coverage	Eligibility	Total Monthly Cost (FTE 1.00)														
			Coverage	Employee	University of Calgary												
<b>Health</b>	<b>Benefit year:</b> July 1 to June 30 <i>Health coverage is subject to Alberta Blue Cross coverage levels, maximums, limitations, exclusions - refer to details in Policy booklet:</i> 80% coverage for eligible prescription drugs, dispensing fees, \$25 annual deductible, generic pricing Examples of other covered expenses – <i>paid at varying coverage levels:</i> Hospital accommodation, Ambulance service, Medical aids Paramedical practitioners – psychologist, physiotherapist, etc. Eye examinations & vision care Out of province emergency medical	Effective: Date of Hire  Mandatory participation	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Employee</th> <th>University of Calgary</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$12.76</td> <td>\$72.98</td> </tr> <tr> <td>Family</td> <td>\$31.90</td> <td>\$182.60</td> </tr> </tbody> </table>			Coverage	Employee	University of Calgary	Single	\$12.76	\$72.98	Family	\$31.90	\$182.60			
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Please contact Human Resources for health and dental premiums rates for Academic Staff Appointments of less than 0.80 FTE																	
<b>Dental</b>	<b>Benefit year:</b> April 1 to March 31 <i>Dental coverage subject to current Blue Cross Usual and Customary Dental Fee Schedule, maximums/frequency limits - refer to details in Policy booklet:</i> 80% Basic dental services 80% Extensive dentistry 50% Orthodontic up to \$1500 lifetime maximum per eligible participant	Effective: Date of Hire  Mandatory participation	<table border="1"> <thead> <tr> <th>Coverage</th> <th>Employee</th> <th>University of Calgary</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>\$3.94</td> <td>\$65.94</td> </tr> <tr> <td>Couple</td> <td>\$7.86</td> <td>\$131.84</td> </tr> <tr> <td>Family</td> <td>\$11.78</td> <td>\$197.50</td> </tr> </tbody> </table>			Coverage	Employee	University of Calgary	Single	\$3.94	\$65.94	Couple	\$7.86	\$131.84	Family	\$11.78	\$197.50
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Benefit is provided at no cost to the employee																	
<b>Balance – Online Wellness</b>	Online Wellness program. Set goals, keep track of your actions to achieve and maintain a healthy lifestyle. Earn points and win prizes.	Effective: Date of Hire	Benefit is provided at no cost to the employee														
<b>Flexible Spending Account</b>	<b>Benefit Year:</b> July 1 to June 30 Eligible employees receive flexible spending credits based on their FTE to allocate to a Health Spending Account, a Wellness Spending Account, or a combination of both.  <b>Health Spending Account (Non-Taxable)</b> Benefit may be used for employee and eligible dependents. Provides for reimbursement of medically related expenses not covered by provincial health care or which exceed the plan maximums.  <b>Wellness Spending Account (Taxable)</b> Benefit is limited to expenses for the employee only. Covers eligible non-medical expenses and wellness related activities which promote the health and wellbeing of the employee.	Effective: Date of Hire  Mandatory participation	<b>Annual Credit Allocation: \$800</b> Benefit is provided at no cost to employee  Unused credits may be carried forward for one year after the year in which the credits are advanced.  Credits are prorated for staff members who are hired after the new benefit year starts, or for appointments less than 0.80 FTE.														
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<b>Long Term Disability</b>	Non-taxable benefit provides income continuance if the employee is unable to return to work due to long term illness or injury. After an LTD claim is approved, the employee will receive 50% of insurable earnings up to a maximum benefit of \$6,000 per month until retirement or coincident with or immediately following June 30 <sup>th</sup> in the year the employee reaches age 65 (less the qualifying period).  <b>Qualifying Period:</b> 130 working days or 6 consecutive months of continuous illness, whichever is less.	Effective: Date of Hire  Mandatory participation	Mandatory participation 100% Employee paid	\$0.458 per \$100 of monthly insured earnings up to \$12,000  Supplementary LTD Benefit: 0.0003 x monthly rank salary; plus  Pension Waiver Benefit: \$0.9840 per \$100 of pension contribution													
<b>Accidental Death and Dismemberment</b>	The basic AD&D coverage provides a lump sum benefit of up to \$100,000 in case of accidental death, dismemberment or serious injury. The amount that is paid will depend upon the type of injury. The benefit is available without evidence of insurability and includes repatriation of the deceased in the event of accidental death.	Effective: Date of Hire  Mandatory participation	Mandatory participation 100% Employer paid	\$1.55 per month													
<b>Group Life Insurance</b>	Upon death of the employee, their designated beneficiary will receive a lump sum payment of \$100,000 or 2 times the employee's annual salary, whichever is greater. Maximum benefit is \$200,000. <b>Required - send signed paper beneficiary form to HR.</b>	Effective: Date of Hire  Mandatory participation	Mandatory participation 100% Employee paid	\$0.1052 per \$1,000 of coverage													

ACADEMIC STAFF MEMBERS

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Optional Insurances	Benefit	Eligibility	Total Monthly Cost
<b>Child Optional Life Insurance</b>	Optional child life insurance can be purchased in units of \$5,000 \$10,000 or \$15,000 per dependent child.	Available at date of hire	100% Employee paid \$5,000 – \$1.10 \$10,000 – \$2.20 \$15,000 – \$3.30
<b>Optional Life Insurance</b>	Additional Life Insurance coverage can be purchased for both the staff member as well as their spouse in units of \$1,000 to a maximum of \$300,000. Evidence of insurability is required.	Available at date of hire	100% Employee paid Cost is based on age, gender, smoker/non-smoker status and amount of insurance requested
<b>Voluntary Accidental Death and Dismemberment</b>	Additional AD&D insurance can be purchased for both the staff member as well as their spouse in units of \$1,000 to a maximum of \$250,000.	Available at date of hire	100% Employee paid \$0.0155 per \$1,000 of coverage
Pension	Description	Eligibility	Employee Contribution Rates
<b>Universities Academic Pension Plan (UAPP)</b>	Defined benefit pension plan provides monthly retirement benefit based on average salary (to pensionable salary caps) and pensionable service.  Please visit the UAPP website for more information about your pension benefits.	Effective: Date of Hire  Mandatory participation	Yearly Maximum Pensionable Earnings (“YMPE”) for <b>2025 YMPE: \$71,300 Salary Cap \$209,223.33</b>  <b>The University of Calgary matches the Employee’s contributions.</b>  <b>Employee Contribution Rates</b> as of July 1, 2024: <b>11.49%</b> of salary up to the YMPE plus <b>15.55%</b> of salary above the YMPE up to salary cap plus <b>2.015%</b> of salary above the salary cap
Other Programs	Description	Eligibility	Benefit Amount
<b>Tuition Support Program Tuition Fee Waiver</b>	<b>Benefit Year:</b> July 1 to June 30 The Tuition Support Program covers University of Calgary Academic Credit courses for both the employee and their eligible dependents. <b>Apply by fee deadline of each session.</b> The benefit amount is based on the price listed in the Tuition and General Fee Chart.  The Academic staff member is also entitled to receive Tuition Support for courses offered through Continuing Education.  Tuition support and fee waiver amounts apply only to course fees and do not include general fees, textbooks, materials, or any other costs in addition to the tuition amount.	Effective: Date of Hire  Employee must apply for the benefit. Visit website for deadlines.	<b>Employee and spouse:</b> Combined maximum benefit value of 3 Undergraduate Academic half credit courses in total shared between Academic staff member and spouse  <b>Dependent children:</b> The benefit value of 4 Undergraduate Academic half credit courses  <b>Employee only:</b> 3 Continuing Education Courses
<b>Sick Leave</b>	Casual Sick Leave – Short term illness lasting 5 consecutive work days or less (up to 3 Casual Sick Leave days per year may be used for absence due to illness of a dependent).  General Sick Leave – Illness which causes a staff member to be absent from work for more than 5 consecutive work days.	Effective: Date of Hire	<b>Paid Sick Leave:</b> 60 work days at 100% salary 70 work days at 70% salary To a maximum of 130 days or six months, whichever is the shorter period.
<b>Employee and Family Assistance Plan</b>	EFAP is a confidential service available to you and your immediate family members. They provide support over the phone and arrange off-site counseling. They also give referrals to resources, services, and support in your community.	Effective: Date of Hire	Benefit is provided at no cost to the employee

**NOTE:** This document is intended only as a general summary of group benefits, pension and other programs offered through employment with the University of Calgary. Group benefit coverage is governed by the contract between plan providers and the Governors of the University of Calgary. Pension is governed under the terms of the UAPP Sponsorship and Trust Agreement (STA). Other programs are governed by specific University Policy. In the event of any variation between the information in this document and the provisions within the governing documents, the governing documents will prevail.