



# Benefits at a Glance – Management and Professional Staff

## Fixed Term > 6 months: Full-time or Part-time (0.4 FTE to 1.0 FTE)

Effective January 1, 2025

### MaPS Flexible Group Benefits Plan – Health, Dental, and Spending Account Options

The University gives eligible MaPS employees **Flexible Spending Credits** each benefit year based on the employee's **Single, Couple, or Family dependent status**. These "Flex Credits" are used to pay for the Health and Dental benefit coverage the employee chooses.

If the Spending Credits do not cover the total cost of the health and dental options, the difference will be collected through regular payroll deductions. Excess Spending Credits may only be allocated to Health or Wellness Spending Accounts.

**Benefit Year:** January 1 to December 31      **Effective:** Date of Hire

The summary below shows examples of the coverage available for common types of health and dental expenses under each option. Click [here](#) to view the **video presentation** of the MaPS Group Benefits plan before finalizing your selections.

Dependent Status	Single	Couple	Family
<b>Annual Flexible Spending Credits</b>	<b>\$2,734.63</b>	<b>\$4,960.82</b>	<b>\$5,480.67</b>

Flex Spending Credits are provided by the University of Calgary at no cost to the employee. The Spending Credits and benefit price-tags will be pro-rated for MaPS employees hired after the benefit year begins.

All benefit allocations are irrevocable (includes benefits subject to waiting periods and default options)

MANAGEMENT AND PROFESSIONAL STAFF – REGULAR

Health		Health coverage subject to Alberta Blue Cross maximums, frequency limits, other limitations, and exclusions – see Policy booklet				
		Option 1	Option 2	Option 3*	Option 4	Option 5
<b>Health Option</b>	Single (\$)	<b>282.00</b>	<b>618.48</b>	<b>1,173.60</b>	<b>1,707.12</b>	<b>2,199.84</b>
<b>Prices per benefit year</b>	Couple/Family (\$)	<b>705.36</b>	<b>1,590.00</b>	<b>2,933.52</b>	<b>4,219.68</b>	<b>5,423.28</b>
Prescription drug coverage <i>Generic pricing</i>		<b>20%</b>	<b>50%</b> \$6.50 dispensing fee cap per prescription	<b>100%</b> \$6.50 dispensing fee cap per prescription \$25 annual deductible	<b>100%</b> No coverage for dispensing fee or over-the-counter drugs	<b>100%</b> \$10 dispensing fee cap per prescription
Prescription contact lenses, glasses, and lenses		<b>Not Covered</b>	<b>50%</b> Max \$100/12 months	<b>100%</b> Max \$150/12 months	<b>100%</b> Max \$250/12 months	<b>100%</b> Max \$400/24 months
Eye examination For eligible participants age 19 to 64		<b>100%</b> eye exam Max \$100/24 months	<b>50%</b> eye exam Max \$50/24 months	<b>100%</b> eye exam Max \$40/24 months	<b>100%</b> eye exam Max \$100/24 months	<b>100%</b> eye exam Max \$100/24 months
Physiotherapy, chiropractic, massage therapy (combined maximum for all services, except Option 5)		<b>100%</b> Max \$200/year (combined)	<b>50%</b> Max \$30/visit Max \$300/year	<b>100%</b> Max \$30/visit Max \$600/year	<b>100%</b> Max \$70/visit Max \$750 year	<b>100%</b> Max \$450/year (per practitioner)
Ambulance service and Hospital accommodation		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Out of province emergency medical coverage		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Dental		Dental coverage subject to current Blue Cross Usual & Customary Dental Fee Schedule, maximums, frequency limits and exclusions – see Policy booklet				
		Option 1	Option 2	Option 3*	Option 4	Option 5
<b>Dental Option</b>	Single (\$)	<b>483.36</b>	<b>580.32</b>	<b>845.76</b>	<b>995.76</b>	<b>1,143.60</b>
<b>Prices per benefit year</b>	Couple (\$)	<b>999.36</b>	<b>1,128.24</b>	<b>1,691.76</b>	<b>1,973.28</b>	<b>2,286.72</b>
	Family (\$)	<b>1,353.84</b>	<b>1,547.04</b>	<b>2,318.16</b>	<b>2,751.84</b>	<b>3,125.28</b>
Basic Services oral exams, diagnostic services, endodontics, and periodontics		<b>50%</b> Basic + Major (combined): Max \$1,500/year	<b>80%</b> Max \$1,500/year	<b>80%</b> Unlimited	<b>90%</b> Basic + Major (combined): Max \$2,000/year	<b>100%</b> Basic + Major (combined): Max \$2,500/year
Major Services crowns, bridges, dentures		<b>50%</b> Basic + Major (combined): Max \$1,500/year	<b>Not Covered</b>	<b>80%</b> Unlimited	<b>60%</b> (includes implants) Basic + Major (combined): Max \$2,000/year	<b>75%</b> (includes implants) Basic + Major (combined): Max \$2,500/year
Orthodontics braces, fixed or removable appliances		<b>50%</b> Max \$1,500 lifetime	<b>Not Covered</b>	<b>50%</b> Max \$1,500 lifetime	<b>60%</b> Max \$2,500 lifetime	<b>Not Covered</b>

**Excess Spending Credit Allocation** Credit balances remaining after Health and Dental Options are selected are available to allocate to a Health or Wellness Spending Account, or both. The University advances credits on January 1<sup>st</sup> of each year. Unused Excess Spending Credits will be carried forward for one Benefit Year.

<b>Health Spending Account* ('HSA')*</b> <b>Non-Taxable</b>	<b>HSA Examples:</b>	<b>Wellness Spending Account ('WSA')</b> <b>Taxable</b>	<b>WSA Examples:</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.	Medical supplies and services as defined by Canadian Revenue Agency	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.	Fitness and Nutrition Dependent care Professional Development

(\*) – "Default Option" will apply if no allocation is made during the enrolment period (i.e., 2 weeks from date of hire or before January 1<sup>st</sup> of each odd calendar year).

**Basic Life Insurance Coverage and Long-Term Disability Options**

<b>100% Employee Paid – Mandatory Participation</b>		Flexible Spending Credits <u>cannot</u> be used to pay for Life Insurance, Long-Term Disability, or optional insurance premiums. Premiums for this coverage will be deducted from your pay.			
<b>Selection of all benefit options must be made at enrolment, regardless of waiting period. Medical evidence of insurability is required to increase coverage amounts at a later date.</b>		<b>The monthly premium and benefit payable are based on the employee's salary:</b>			
		<b>Option 1</b>	<b>Option 2*</b>	<b>Option 3</b>	
<b>Basic Life Insurance</b>	<b>Eligibility</b>	<b>Cost per Month</b> per \$1000 of coverage	<b>\$0.0892</b>	<b>\$0.0892</b>	<b>\$0.0955</b>
Upon death of the employee, their designated beneficiary will receive a lump sum payment based on a multiple of the employee's salary.	Effective: Date of hire	<b>Benefit Amount</b>	<b>1 x salary</b>	<b>2 x salary</b>	<b>3 x salary</b>
		<b>Maximum Benefit</b>	\$100,000	\$200,000	\$600,000
		<b>Option 1*</b>	<b>Option 2</b>	<b>Option 3</b>	
<b>Long-Term Disability</b>	<b>Eligibility</b>	<b>Cost per Month</b> % of monthly earnings	<b>0.898%</b>	<b>1.032%</b>	<b>1.049%</b>
Non-taxable benefit provides income continuance to a maximum insurable salary amount for a period of up to 2 years or age 65, whichever occurs earlier, in the event the employee is unable to return to work due to long-term illness or injury.	Effective: 6 months from date of hire	<b>Benefit Amount</b>	55% of monthly earnings	66.67% of monthly earnings Includes Cost of Living Adjustment	66.67% of the first \$5,000 of monthly earnings plus 50% of the remainder
<b>Qualifying Period:</b> 120 work days or 6 consecutive months of continuous illness, whichever is less.			\$6,600/month Maximum insurable earnings \$12,000/month	\$6,600/month Maximum insurable earnings \$9,900/month	\$10,000/month Maximum insurable earnings \$18,330/month

<b>Accidental Death and Dismemberment Insurance</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.	<b>Eligibility</b> Effective: Date of Hire	<b>Maximum Benefit</b> \$100,000	<b>Cost per Month</b> \$1.55
			Mandatory participation 100% Employer paid Premiums are paid by the University and are a taxable benefit.

<b>Universities Academic Pension Plan (UAPP)</b>		<b>Eligibility</b>	<b>Employee and Employer Contribution Rates</b>
Defined Benefit plan provides monthly retirement benefit based on average salary (to pensionable salary caps) and pensionable service.	Effective: Date of hire if term of employment is 1 year or more, or the date that the term is extended to 1 year or more	The University of Calgary matches the Employee's contributions.	Mandatory participation Yearly Maximum Pensionable Earnings ('YMPE')
		<b>Employee Contribution Rates as of July 1, 2024:</b> 11.49% of salary up to the YMPE, plus 15.55% of salary above the YMPE up to salary cap, plus 2.015% of salary above the salary cap	<b>2025 YMPE:</b> \$71,300 <b>Salary Cap:</b> \$209,223.33

<b>Optional Insurance Coverage 100% Employee Paid</b>		<b>Cost per Month</b>
<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.	\$ 5,000 coverage: \$1.10 \$10,000 coverage: \$2.20 \$15,000 coverage: \$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. Medical evidence of insurability is required.	Cost is based on age, sex, smoker/non-smoker status and amount of insurance requested.
<b>Voluntary AD&amp;D</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.	\$0.0155 per \$1,000 of coverage. Coverage is guaranteed.
<b>Voluntary Critical Illness</b>	Lump-sum benefit payment to the insured in the event of diagnosis of a specified illness subject to the terms of the plan. Voluntary Critical Illness coverage can be purchased for both the staff member and their spouse in units of \$1,000 up to a maximum of \$225,000. Coverage is available up to age 70. Medical evidence of Insurability may be required.	Cost is based on age, sex, smoker/non-smoker status and insurance amount requested

# Benefits at a Glance – Management and Professional Staff

## Fixed Term > 6 months: Full-time or Part-time (0.4 FTE to 1.0 FTE)

Effective January 1, 2025

Other Programs	Description	Eligibility	Benefit																
<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>Tuition Support Program Employee</b>	<b>Benefit Year:</b> July 1 to June 30  <b>Staff Member only:</b> Covers tuition for both University of Calgary Continuing Education courses and Academic credit courses (excludes general fees, course materials, and other costs).  Tuition support is based on the tuition course cost listed in the Tuition and General Fee Chart. The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart.	Effective: 6 months from Employee's continuous service date in a benefit eligible position  Employee must apply for the benefit	<b>Tuition Support per Academic Year: Employee</b>																
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<b>Tuition Fee Waiver Spouse and Eligible Dependents</b>	<b>Benefit Year:</b> July 1 to June 30  <b>Academic credit courses:</b> The Tuition Fee Waiver Covers tuition for University of Calgary Academic credit courses (excludes general fees, course materials and other costs).  <b>UCalgary Continuing Education courses:</b> Employees can share up to 4 of UC Continuing Education courses eligible through the Continuing Education tuition support benefit program with any number of their eligible dependents per benefit year.	Effective: 1 year from Employee's continuous service date in a benefit eligible position  Employee must apply for the benefit	Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents																
<b>Vacation</b>	Vacation leave balances accrues with each pay period from the date of hire. Vacation accrual is pro-rated and based on FTE.  Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work.	Effective: Date of hire	20 days for years 1 to 7, plus an additional day each for year 8, 9 10 and 11 25 days for years 12 to 21 30 days for years 22 and over																
<b>Sick Leave</b>	Sick leave coverage provides MaPS with income when absent from work due to non-occupational illness or injury. Depending on the situation, medical documentation may be required.  Sick Leave for Part-time employees is provided on the same basis as Full-time employees but proportionate to the employee's normal hours of work.	Effective: Date of hire	130 days of sick leave per calendar year <ul style="list-style-type: none"> <li>• Illness within the first 3 months: paid at 70% salary</li> <li>• Illness after 3 months up to 1 year of service: 20 days paid at 100% salary and 110 days at 70% salary</li> </ul> Number of days paid at 100% salary increases with each year of employment																
<b>Employee and Family Assistance Program</b>	EFAP is a confidential service available to you and your family members. Support is available over the phone and off-site, providing referrals to resources, services, and support in the employee's community.	Effective: Date of hire	Benefit is provided at no cost to the employee																

(\*\*) – a combined maximum for the employee, their spouse, and eligible children per one benefit year.

**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 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.