**Benefits at a Glance – Management and Professional Staff**  
**Fixed Term > 6 months: Full-time or Part-time (0.4 FTE to 1.0 FTE)**  
<br><br>**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 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:** <br><br>**Qualified Life Event:** If your dependent status or benefit coverage will change significantly as a result of a life event, you must enter the details on the myUofC portal within 31 days of the event. (Navigation: MyUofC -> About You -> Benefits self service -> Life Event)

The summary below shows examples of the coverage available for common types of health and dental expenses under each option.

### Extended Health

Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations and exclusions:

<table>
<thead>
<tr>
<th>Extended Health Option</th>
<th>Single ($)</th>
<th>Couple / Family ($)</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Option 4</th>
<th>Option 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription drug coverage up to Generic Pricing</td>
<td>20%</td>
<td>50%</td>
<td>194.64</td>
<td>426.48</td>
<td>809.28</td>
<td>1,076.28</td>
<td>2,660.28</td>
</tr>
<tr>
<td>Prescription contact lenses, glasses, and lenses</td>
<td>Not Covered</td>
<td>50%</td>
<td>486.48</td>
<td>1,096.56</td>
<td>2,023.32</td>
<td>3,138.96</td>
<td></td>
</tr>
<tr>
<td>Eye examination</td>
<td>100% eye exam</td>
<td>Max $100 / 12 months</td>
<td>50% eye exam</td>
<td>Max $50 / 24 months</td>
<td>50% eye exam</td>
<td>Max $40 / 24 months</td>
<td>100% eye exam</td>
</tr>
<tr>
<td>For eligible participants age 19 to 64</td>
<td>Max $200 / year (combined)</td>
<td>50%</td>
<td>Max $30 / visit</td>
<td>Max $300 / year (per practitioner)</td>
<td>Max $30 / visit</td>
<td>Max $600 / year</td>
<td>Max $70 / visit</td>
</tr>
<tr>
<td>Physiotherapy, chiropractic, massage therapy (Combined maximum for all services, except Option 5)</td>
<td>100%</td>
<td>Max $200 / year</td>
<td>50%</td>
<td>Max $150 / year</td>
<td>100%</td>
<td>Max $250 / year</td>
<td>100%</td>
</tr>
<tr>
<td>Ambulance service and Hospital accommodation</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Out of province emergency medical coverage</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Dental

Dental coverage is subject to the Alberta Blue Cross Usual and Customary Fee Schedule:

<table>
<thead>
<tr>
<th>Dental Option</th>
<th>Single ($)</th>
<th>Couple / Family ($)</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Option 4</th>
<th>Option 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Services</td>
<td>50%</td>
<td>80%</td>
<td>417.84</td>
<td>501.36</td>
<td>724.20</td>
<td>844.44</td>
<td>961.08</td>
</tr>
<tr>
<td>Oral exams, diagnostic services, endodontics, and periodontics</td>
<td>Basic + Major (combined): Max $1,500 / year</td>
<td>Unlimited</td>
<td>80%</td>
<td>Unlimited</td>
<td>90%</td>
<td>Basic + Major (combined): Max $2,000 / year</td>
<td>100%</td>
</tr>
<tr>
<td>Major Services</td>
<td>Not Covered</td>
<td>80%</td>
<td>863.52</td>
<td>974.88</td>
<td>1,448.40</td>
<td>1,673.76</td>
<td>1,921.92</td>
</tr>
<tr>
<td>Crowns, bridges, dentures</td>
<td>Basic + Major (combined): Max $1,500 / year</td>
<td>Unlimited</td>
<td>50%</td>
<td>Unlimited</td>
<td>60% (includes implants)</td>
<td>Basic + Major (combined): Max $2,000 / year</td>
<td>75% (includes implants)</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>50%</td>
<td>Not Covered</td>
<td>1,169.88</td>
<td>1,337.04</td>
<td>1,984.68</td>
<td>2,333.88</td>
<td>2,626.68</td>
</tr>
<tr>
<td>Braces, fixed or removable appliances</td>
<td>Max $1,500 lifetime</td>
<td>Not Covered</td>
<td>1,193.32</td>
<td>1,373.44</td>
<td>2,020.32</td>
<td>2,370.64</td>
<td>2,660.28</td>
</tr>
</tbody>
</table>

### Excess Spending Credit Allocation

Balances remaining after Extended 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 1st of each year. Unused Excess Spending Credits will be carried forward for one Benefit Year.

**Health Spending Account** (*“HSA”*)

*Non Taxable*

Provides for reimbursement of medically related expenses not covered by provincial health care or which exceed the plan maximums.

**WSA Examples:**  
Medicare supplies and services as defined by the Canadian Revenue Agency

**Wellness Spending Account** (*“WSA”*)

*Taxable*

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.

**WSA Examples:**  
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 1st of each odd calendar year).**

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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 July 1, 2020

Basic Life Insurance Coverage and Long Term Disability Options

<table>
<thead>
<tr>
<th>100% Employee Paid – Mandatory Participation</th>
<th>Flexible Spending Credits cannot be used to pay for Life Insurance, Long Term Disability or optional insurance premiums. Premiums for this coverage will be deducted from your pay.</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>The monthly premium and benefit payable is based on the employee’s salary:</td>
</tr>
<tr>
<td><strong>Option 1</strong></td>
<td><strong>Option 2</strong></td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>Benefit Amount</td>
</tr>
<tr>
<td>Effective: Date of Hire</td>
<td>1 x salary</td>
</tr>
<tr>
<td>Maximum Benefit</td>
<td>$100,000</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>Benefit Amount</td>
</tr>
<tr>
<td>Non-taxable benefit provides income continuity to age 65 in the event the employee is unable to return work due to long-term illness.</td>
<td>55% of monthly earnings</td>
</tr>
<tr>
<td>Eligibility</td>
<td>Benefit Amount</td>
</tr>
<tr>
<td>Effective:</td>
<td>% of monthly earnings</td>
</tr>
<tr>
<td>Date of Hire</td>
<td>1.157%</td>
</tr>
<tr>
<td></td>
<td>Non-taxable benefit</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>Cost per Month</td>
</tr>
<tr>
<td>Non-taxable benefit provides income continuity to age 65 in the event the employee is unable to return work due to long-term illness.</td>
<td>Cost is based on % of salary above the YMPE up to salary cap plus 1.52% of salary above the salary cap</td>
</tr>
<tr>
<td></td>
<td>Non-taxable benefit</td>
</tr>
<tr>
<td></td>
<td>1.329%</td>
</tr>
<tr>
<td></td>
<td>1.351%</td>
</tr>
<tr>
<td></td>
<td>3 x salary</td>
</tr>
</tbody>
</table>

Accidental Death and Dismemberment Insurance

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.

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Maximum Benefit</th>
<th>Cost per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective: Date of Hire</td>
<td>$50,000</td>
<td>$1.40</td>
</tr>
</tbody>
</table>

Universities Academic Pension Plan (UAPP)

Defined Benefit plan provides monthly retirement benefit based on average salary (to pensionable salary caps) and pensionable service. Please visit the [UAPP website](https://www.ucalgary.ca/academicpension) for more information about your pension benefits.

UAPP contribution rates effective July 1, 2020

<table>
<thead>
<tr>
<th>Optional Insurance Coverage 100% Employee Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee and Employer Contribution Rates</strong></td>
</tr>
</tbody>
</table>
| The University of Calgary matches the Employee’s contributions:

Employee Contribution Rates as of July 1, 2020:

- 12.37% of salary up to the YMPE plus 16.32% of salary above the YMPE up to salary cap plus 1.52% of salary above the salary cap

Mandatory participation

Yearly Maximum Pensionable Earnings (“YMPE”): $58,700.00

Salary Cap: $172,221.11

Optional Insurance Coverage rates effective July 1, 2020

<table>
<thead>
<tr>
<th>Cost per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 5,000 coverage: $1.10</td>
</tr>
<tr>
<td>$10,000 coverage: $2.20</td>
</tr>
<tr>
<td>$15,000 coverage: $3.30</td>
</tr>
</tbody>
</table>

Voluntary AD&D

Additional AD&D insurance can be purchased for both the staff member and their spouse in units of $1,000 to a maximum of $250,000.

Cost is based on age, gender, smoker / non-smoker status and amount of insurance requested.

Voluntary Critical Illness

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.

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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 July 1, 2020

<table>
<thead>
<tr>
<th>Other Programs</th>
<th>Description</th>
<th>Eligibility</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Support Program: Employee</strong></td>
<td>Benefit Year: July 1 to June 30</td>
<td>Effective: 6 months from Employee’s continuous service date in a benefit eligible position</td>
<td>Tuition Support per Academic Year: Employee FTE % Course Fee Academic Courses Continuing Education</td>
</tr>
<tr>
<td>Staff Member only:</td>
<td>Covers tuition for both University of Calgary Continuing Education courses and Academic credit courses (excludes general fees, course materials and other costs).</td>
<td></td>
<td>0.80 - 1.00 100% of 4 half-credit course fees 4 course fees Maximum benefit is $2,000 per course</td>
</tr>
<tr>
<td></td>
<td>Tuition support is based on the tuition course cost listed in the Tuition and General Fees Chart.</td>
<td></td>
<td>0.60 - 0.79 80% of 4 half-credit course fees 4 course fees Maximum benefit is $1,600 per course</td>
</tr>
<tr>
<td></td>
<td>The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart.</td>
<td></td>
<td>0.40 - 0.59 60% of 4 half-credit course fees 4 course fees Maximum benefit is $1,200 per course</td>
</tr>
<tr>
<td><strong>Tuition Fee Waiver: Spouse and Eligible Dependents</strong></td>
<td>Benefit Year: July 1 to June 30</td>
<td>Effective: 1 year from Employee’s continuous service date in a benefit eligible position</td>
<td>Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents FTE % Course Fee Academic Courses Continuing Education</td>
</tr>
<tr>
<td>Spouse and eligible dependent children:</td>
<td>The Tuition Fee Waiver Covers tuition for University of Calgary Academic credit courses (excludes general fees, course materials and other costs).</td>
<td></td>
<td>0.80 - 1.00 100% of 3 half-credit course fees Not covered</td>
</tr>
<tr>
<td></td>
<td>The Tuition Fee Waiver for eligible dependents does not include Continuing Education courses.</td>
<td></td>
<td>0.60 - 0.79 80% of 3 half-credit course fees Not covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0.40 - 0.59 60% of 3 half-credit course fees Not covered</td>
</tr>
<tr>
<td><strong>Vacation</strong></td>
<td>Vacation leave balances accrues with each pay period from the date of hire. Vacation accrual is pro-rated and based on FTE.</td>
<td>Effective: Date of Hire</td>
<td>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</td>
</tr>
<tr>
<td>Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Sick Leave</strong></td>
<td>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.</td>
<td>Effective: Date of Hire</td>
<td>130 days of sick leave per calendar year</td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td>• Illness within the first 3 months: paid at 70% salary</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Illness after 3 months up to 1 year of service: 20 days paid at 100% salary and 110 days at 70% salary</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Number of days paid at 100% salary increases with each year of employment</td>
</tr>
<tr>
<td><strong>WellBeing and WorkLife</strong></td>
<td>Access to resources and services to aid in proactively managing your work and personal life.</td>
<td>Effective: Date of Hire</td>
<td>Benefit is provided at no cost to the employee</td>
</tr>
<tr>
<td><strong>Employee and Family Assistance Program</strong></td>
<td>Homewood Health 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.</td>
<td>Effective: Date of Hire</td>
<td>Benefit is provided at no cost to the employee</td>
</tr>
<tr>
<td><a href="http://www.homeweb.ca">www.homeweb.ca</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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.

Questions? Please contact UService at 403-210-9300 or email: hr@ucalgary.ca

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