**Benefits at a Glance – Management and Professional Staff Limited Term > 6 months: Full-time or Part-time (0.4 FTE to 1.0 FTE)**

**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

**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> All about Me> 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.

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### Extended Health

**Extended Health Option**

<table>
<thead>
<tr>
<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>Single ($)</td>
<td>Couple / Family ($)</td>
<td>Single ($)</td>
<td>Couple / Family ($)</td>
<td>Single ($)</td>
</tr>
<tr>
<td>194.64</td>
<td>486.48</td>
<td>426.48</td>
<td>1,096.56</td>
<td>2,023.32</td>
</tr>
</tbody>
</table>

**Generic pricing**

- Prescription drug coverage:
  - 20%
  - 50%
  - $6.50 dispensing fee per prescription
  - 25% annual deductible
  - No coverage for dispensing fee or over-the-counter drugs

- Prescription contact lenses, glasses, and lenses:
  - Not Covered
  - 50%
  - $100 / 12 months
  - Max $150 / 12 months
  - Max $250 / 12 months

- Eye examination:
  - 100% eye exam
  - Max $100 / 24 months
  - Max $50 / 24 months
  - Max $40 / 24 months

- Physiotherapy, chiropractic, massage therapy:
  - 100%
  - Max $200 / year
  - Max $30 / visit
  - Max $300 / visit
  - Max $1,500 / year
  - Max $450 / year (per practitioner)

- Ambulance service and Hospital accommodation:
  - 100%
  - 100%
  - 100%
  - 100%

- Out of province emergency medical coverage:
  - 100%
  - 100%
  - 100%
  - 100%

---

### Dental

**Dental Option**

<table>
<thead>
<tr>
<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>Single ($)</td>
<td>Couple / Family ($)</td>
<td>Single ($)</td>
<td>Couple / Family ($)</td>
<td>Single ($)</td>
</tr>
<tr>
<td>417.84</td>
<td>1,169.88</td>
<td>501.36</td>
<td>1,337.04</td>
<td>724.20</td>
</tr>
</tbody>
</table>

**Basic Services**

- Oral exams, diagnostic services, endodontics, and periodontics:
  - 50%
  - Max $1,500 / year

**Major Services**

- Crowns, bridges, dentures:
  - 50%
  - Max $1,500 / year

**Orthodontics**

- Braces, fixed or removable appliances:
  - 50%
  - Max $1,500 lifetime

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

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

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### Health Spending Account* (“HSA”)*

**Non Taxable**

Benefits 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.

**HSA Examples:**

Medical supplies and services as defined by Canadian Revenue Agency

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### 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

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**Updated October 21, 2020**

(*) “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).
Benefits at a Glance – Management and Professional Staff
Limited 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

100% Employee Paid – Mandatory Participation

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.

<table>
<thead>
<tr>
<th>Basic Life Insurance</th>
<th>Eligibility</th>
<th>Cost per Month</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Effective: Date of Hire</td>
<td>Benefit Amount</td>
<td>1 x salary</td>
<td>2 x salary</td>
<td>3 x salary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Maximum Benefit</td>
<td>$100,000</td>
<td>$200,000</td>
<td>$600,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Disability</th>
<th>Eligibility</th>
<th>Cost per Month</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>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, injury or accident. Qualifying Period: 120 work days or 6 consecutive months of continuous illness, whichever is less.</td>
<td>Benefit Amount</td>
<td>55% of monthly earnings</td>
<td>66.7% of monthly earnings</td>
<td>66.7% of the first $5,000 of monthly earnings plus 50% of the remainder</td>
</tr>
<tr>
<td></td>
<td>Effective: 6 months from Date of Hire</td>
<td>Maximum Benefit</td>
<td>$6,600 / month</td>
<td>$6,600 / month</td>
<td>$10,000 / month</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Maximum insurable earnings $12,000 / month</td>
<td>Maximum insurable earnings $9,899.51 / month</td>
<td>Maximum insurable earnings $18,330 / month</td>
</tr>
</tbody>
</table>

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.

The monthly premium and benefit payable is based on the employee’s salary:

<table>
<thead>
<tr>
<th>Option</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1 x salary</td>
</tr>
<tr>
<td>2</td>
<td>2 x salary</td>
</tr>
<tr>
<td>3</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>$100,000</td>
<td>$1.40</td>
</tr>
</tbody>
</table>

Optional Life Insurance Coverage 100% Employee Paid

To apply for any of the coverage options below, email benefits@ucalgary.ca

<table>
<thead>
<tr>
<th>Child Optional Life Insurance</th>
<th>Optional Child Life Insurance can be purchased in units of $5,000, $10,000 or $15,000 per dependent child.</th>
<th>$ 5,000 coverage: $1.10</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cost per Month: $ 5,000 coverage: $1.10, $10,000 coverage: $2.20, $15,000 coverage: $3.30</td>
<td></td>
</tr>
</tbody>
</table>

Optional Life Insurance

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.

<table>
<thead>
<tr>
<th>Voluntary AD&amp;D</th>
<th>Additional AD&amp;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.</th>
<th>$0.014 per $1,000 of coverage. Coverage is guaranteed.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary Critical Illness</td>
<td>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</td>
<td>Cost is based on age, gender, smoker / non-smoker status and amount of insurance requested.</td>
</tr>
</tbody>
</table>

UAPP contribution rates effective July 1, 2020

Employee and Employer Contribution Rates

The University of Calgary matches the Employee’s contributions.

<table>
<thead>
<tr>
<th>Employee Contribution Rates (as of July 1, 2020):</th>
<th>Mandatory participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>100% Employer paid</td>
</tr>
</tbody>
</table>

Yearly Maximum Pensionable Earnings ("YMPE")

2020 YMPE: $ 58,700.00

Salary Cap: $ 172,221.11

(*) “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). Updated October 21, 2020
### Benefits at a Glance – Management and Professional Staff
**Limited Term > 6 months: Full-time or Part-time (0.4 FTE to 1.0 FTE)**

**Effective July 1, 2020**

#### Other Programs

<table>
<thead>
<tr>
<th>Description</th>
<th>Benefit Year: July 1 to June 30</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Support Program: Employee</strong></td>
<td><strong>Staff Member only:</strong> Coverts 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 Fees Chart. The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart.</td>
</tr>
<tr>
<td><strong>Tuition Fee Waiver: Spouse and Eligible Dependents</strong></td>
<td><strong>Spouse and eligible dependent children:</strong> The Tuition Fee Waiver Covers tuition for University of Calgary Academic credit courses (excludes general fees, course materials and other costs). The Tuition Fee Waiver for eligible dependents does not include Continuing Education courses.</td>
</tr>
<tr>
<td><strong>Vacation</strong></td>
<td>Vacation leave balances accrues with each pay period from the date of hire. Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work.</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. 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>
</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>
</tr>
<tr>
<td><strong>Employee and Family Assistance Program</strong></td>
<td>The employee and family assistance program (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.</td>
</tr>
</tbody>
</table>

#### Benefit Year:

- **July 1 to June 30**

#### Eligibility

- **Tuition Support per Academic Year: Employee**
  - Effective: 6 months from Employee’s continuous service date in a benefit eligible position
  - Employee must apply for the benefit
  - Tuition Support per Academic Year: Employee
  - FTE | % | Course Fee | Academic Courses | Continuing Education
  - 0.80 - 1.00 | 100% of | 4 half-credit course fees | 4 course fees
  - Maximum benefit is $2,000 per course
  - 0.60 - 0.79 | 80% of | 4 half-credit course fees | 4 course fees
  - Maximum benefit is $1,600 per course
  - 0.40 - 0.59 | 60% of | 4 half-credit course fees | 4 course fees
  - Maximum benefit is $1,200 per course

- **Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents**
  - 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
  - FTE | % | Course Fee | Academic Courses | Continuing Education
  - 0.80 - 1.00 | 100% of | 3 half-credit course fees | Not covered
  - 0.60 - 0.79 | 80% of | 3 half-credit course fees | Not covered
  - 0.40 - 0.59 | 60% of | 3 half-credit course fees | Not covered

- **Vacation**
  - Vacation leave balances accrues with each pay period from the date of hire.
  - Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work.

- **Sick Leave**
  - 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.

- **WellBeing and WorkLife**
  - Access to resources and services to aid in proactively managing your work and personal life.

- **Employee and Family Assistance Program**
  - The employee and family assistance program (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.

**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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