

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
Annual Flexible Spending Credits	\$2,637.06	\$4,610.44	\$5,093.56
	Flex Spending Credits are provided by UCalgary 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 – TEMPORARY RELIEF

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
Health Option	Single (\$)	241.08	528.48	1,002.96	1333.68	1,718.64
Prices per benefit year	Couple/Family (\$)	602.88	1,358.88	2,507.28	3,296.64	4,236.96
Prescription drug coverage up to Generic Pricing		20%	50% \$6.50 dispensing fee cap per prescription	100% \$6.50 dispensing fee cap per prescription \$25 annual deductible	100% No coverage for dispensing fee or over-the-counter drugs	100% \$10 dispensing fee cap per prescription
Prescription contact lenses, glasses, and lenses		Not Covered	50% Max \$100/12 months	100% Max \$150/12 months	100% Max \$250/12 months	100% Max \$400/24 months
Eye examination For eligible participants age 19 to 64		100% eye exam Max \$100/24 months	50% eye exam Max \$50/24 months	100% eye exam Max \$40/24 months	100% eye exam Max \$100/24 months	100% eye exam Max \$100/24 months
Physiotherapy, chiropractic, massage therapy (combined maximum for all services, except Option 5)		100% Max \$200/year (combined)	50% Max \$30/visit Max \$300/year	100% Max \$30/visit Max \$600/year	100% Max \$70/visit Max \$750/year	100% Max \$450/year (per practitioner)
Ambulance service and Hospital accommodation		100%	100%	100%	100%	100%
Out of province emergency medical coverage		100%	100%	100%	100%	100%

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
Dental Option	Single (\$)	456.00	547.44	790.44	921.84	1,049.04
Prices per benefit year	Couple (\$)	942.72	1,064.40	1,581.12	1,827.12	2,097.84
	Family (\$)	1,277.04	1,459.44	2,166.48	2,547.84	2,867.28
Basic Services oral exams, diagnostic services, endodontics, and periodontics		50% Basic + Major (combined): Max \$1,500/year	80% Max \$1,500/year	80% Unlimited	90% Basic + Major (combined): Max \$2,000/year	100% Basic + Major (combined): Max \$2,500/year
Major Services crowns, bridges, dentures		50% Basic + Major (combined): Max \$1,500/year	Not Covered	80% Unlimited	60% (includes implants) Basic + Major (combined): Max \$2,000/year	75% (includes implants) Basic + Major (combined): Max \$2,500/year
Orthodontics braces, fixed or removable appliances		50% Max \$1,500 lifetime	Not Covered	50% Max \$1,500 lifetime	60% Max \$2,500 lifetime	Not Covered

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

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

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

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.

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 are based on the employee's salary:

			Option 1	Option 2*	Option 3
Basic Life Insurance	Eligibility	Cost per Month per \$1000 of coverage	\$0.0743	\$0.0743	\$0.0796
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	Benefit Amount	1 x salary	2 x salary	3 x salary
		Maximum Benefit	\$100,000	\$200,000	\$600,000

Long-Term Disability

Long Term Disability coverage is not available to this employee group

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.

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

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](#) for more information about your pension benefits.

Eligibility
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

Employee and Employer Contribution Rates
UCalgary matches the employee's contributions.
Employee Contribution Rates as of July 1, 2024:
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

Mandatory participation
Yearly Maximum Pensionable Earnings ('YMPE')
2024 YMPE: \$68,500
Salary Cap: \$201,050.00

Optional Insurance Coverage 100% Employee Paid

		Cost per Month
Child Optional Life Insurance	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
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. Coverage terminates at age 70. Medical evidence of Insurability is required.	Cost is based on age, sex, smoker/non-smoker status and amount of insurance requested.
Voluntary AD&D	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.
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.	Cost is based on age, sex, smoker/non-smoker status and insurance amount requested

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

Effective July 1, 2024

Other Programs	Description	Eligibility	Benefit
Tuition Support Program	This employee group is not eligible for Tuition Support or Tuition Fee Waiver.		
Balance – Online Wellness	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
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.	Effective: Date of Hire	4 weeks per year. Vacation accrual is pro-rated and based on FTE.
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.	Effective: Date of Hire	130 days of sick leave per calendar year <ul style="list-style-type: none"> • Illness within the first 3 months: paid at 70% salary • Illness after 3 months up to 1 year of service: 20 days paid at 100% salary and 110 days at 70% salary Number of days paid at 100% salary increases with each year of employment
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.	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.