



# Benefits at a Glance

## Postdoctoral Associate Group Benefits: Appointments >6 months

Effective September 1, 2024

<a href="#">Plan C Benefits</a>		To be eligible for University of Calgary Plan C benefits you must have valid provincial health care insurance. Visit <a href="#">Alberta Health Care Insurance Plan</a> for details. For information on Plan C benefits visit <a href="http://ucalgary.ca/hr/benefits-pension/group-benefits-flexible-spending-accounts/postdocs">ucalgary.ca/hr/benefits-pension/group-benefits-flexible-spending-accounts/postdocs</a> Click on the links below each benefit to access more information including plan details.			
<b>Benefit</b>		<b>Coverage effective date of appointment. Benefit year: January 1 – December 31</b>			
<b>Extended Health</b>		Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations, and exclusions:			
	Prescription drugs coverage (generic pricing) Hospital accommodation (semi-private) Ambulance service Paramedical practitioners Eye examination Out of province medical emergency travel plan benefit	80%, 100% of dispensing fee to a maximum of \$6.50/prescription 100% 100% 100%, maximum \$500/practitioner 100%, maximum \$40/24 months 100%	<b>Monthly Cost</b>  Single: <b>\$59.08</b> Family: <b>\$116.00</b>	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.	
<b>Second Opinion Service</b>		Upon the diagnosis of a qualifying medical condition, you (or your dependents) can contact the <a href="#">Second Opinion</a> service to have your medical files reviewed by a medical specialist.			
<b>Dental</b>		Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:			
	Basic dental services Periodontic dental services Extensive dental services Basic, periodontic, and extensive: \$1,500 combined maximum per participant/benefit year. Orthodontic services are not covered.	80% coverage of eligible fees, subject to maximums 80% coverage of eligible fees, subject to maximums 50% coverage of eligible fees, subject to maximums	<b>Monthly Cost</b>  Single: <b>\$51.90</b> Family: <b>\$83.94</b>	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.	
<b>Flexible Spending Account (FSA)</b>		<b>Benefit Year:</b> July 1 – June 30 Eligible employees receive flexible spending credits based on their FTE to allocate to a Health Spending Account (HSA), a Wellness Spending Account (WSA), or both. Unused credits may be carried forward for one benefit year after the year in which the credits are advanced.:			
	<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 maximum.	<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.	<b>Effective:</b> Date of Hire	<b>Annual Credit Allocation:</b> Benefit provided at non cost to the employee.  \$500 per year for full-time employees and prorated by FTE for less than 1.0FTE Credits are prorated for staff members who are hired after the new benefit year starts. \$100 minimum credit allocation to HSA and WSA if employee chooses both	
<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.	<b>Effective:</b> Date of Hire	Benefit is provided at non cost to the employee.	
<b>Long Term Disability Insurance</b>					
			<b>Eligibility</b>	<b>Maximum Benefit</b>	<b>Monthly Cost</b>
Taxable benefit provides income continuance in the event the participant is unable to return to work due to long-term illness. Qualifying Period: 90 calendar days of continuous disability. Benefits are payable until the age 65 where the participant has >2 years of continuous service as of the date of disability <u>OR</u> for a period of 2 years or until age 65 (if earlier) if the participant has <2 years of continuous service as of the date of disability.			Effective: Date of Appointment	67% of monthly earnings, to a maximum of \$2,500/month.	Max <b>\$13.23</b>  Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.
<b>Accidental Death and Dismemberment Insurance</b>					
			<b>Eligibility</b>	<b>Maximum Benefit</b>	<b>Monthly Cost</b>
Basic AD&D coverage provides a lump sum benefit in case of accidental death, dismemberment or serious injury to the participant or their eligible dependents. 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 Appointment	\$75,000 for PDS, \$10,000 for spouse, \$5,000 for dependent children	<b>\$2.33</b>  Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.



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<b>Life Insurance</b>	<b>Eligibility</b>	<b>Maximum Benefit</b>	<b>Monthly Cost</b>	
Upon death of the participant, their designated beneficiary will receive a lump sum payment. The maximum benefit payable is reduced once the participant reaches age 65.	<b>Effective:</b> Date of Appointment	<b>\$75,000</b> Reduced to <b>\$37,500</b> at age 65	<b>\$6.47</b>	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.
<b>Personal Leave Time</b>				
The University recognizes that participants may need time away from their full-time research activities in addition to statutory holidays and periods when University of Calgary is closed. Unused leave balances will not be paid upon termination.	<ul style="list-style-type: none"> <li>Up to 3 years in appointment: <b>15</b> business days at <b>100%</b> salary</li> <li>3+ years in appointment: <b>20</b> business days at <b>100%</b> salary</li> </ul>			Refer to your PI/supervisor or the Collective Agreement

**NOTE:** This document is intended only as a general summary of group benefits available for Postdoctoral Associates at the University of Calgary. Group benefit coverage is governed by the contract between plan providers and the Governors of the University of Calgary. 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.

Other Programs	Description	Eligibility	Benefit			
<b>Tuition Support Program</b> Employee	<b>Benefit Year:</b> July 1 – June 30 <b>Postdoctoral Associates 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 Fees Chart.  The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart.	<b>Effective:</b> After 6 months of full-time continuous service in a benefit eligible position.  Postdoctoral Associate must apply for the benefit	<b>Tuition Support per Academic Year: Postdoctoral Associate</b>			
			<b>FTE</b>	<b>% Course Fee</b>	<b>Academic Courses</b>	<b>Continuing Education</b>
			0.80 – 1.00	100% of	4 half-credit course fees	4 course fees <b>\$2,000</b> max/course
			0.60 – 0.79	80% of	4 half-credit course fees	4 course fees <b>\$1,600</b> max/course
		0.40 – 0.59	60% of	4 half-credit course fees	4 course fees <b>\$1,200</b> max/course	
<b>Tuition Fee Waiver</b> Spouse and dependents	<b>Benefit Year:</b> July 1 – June 30 <b>Spouse and eligible dependent children:</b> 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.	<b>Effective:</b> After 1 year of full-time continuous service date in a benefit eligible position.  Postdoctoral Associate must apply for the benefit	<b>Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents</b>			
			<b>Employee Job Status</b>	<b>% Course Fee</b>	<b>Academic Courses</b>	<b>Continuing Education</b>
			Full-time	100% of	3 half-credit course fees	Not covered
			Part-time	50% of	3 half-credit course fees	Not covered
<b>Employee and Family Assistance Plan</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.	<b>Effective:</b> Date of Hire	Benefit is provided at no cost to the employee			

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