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## **Benefits at a Glance – Support Staff**

## Fixed Term > 6 months: Full-time or Part-time (0.40 FTE to 1.00 FTE)

## Effective January 1, 2025

	Benefit	Coverage		Eligibility	Total Monthly Cost			
E	Extended Health Care	<ul> <li>Benefit year: January 1 – December 31</li> <li>Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations, and exclusions:</li> <li>100% Prescription drugs</li> <li>Generic Pricing</li> <li>\$25 annual deductible, \$6.50 dispensing fee cap per prescription</li> <li>100% Hospital accommodation; 100% Ambulance service</li> <li>100% Paramedical practitioners / 80% Psychologist</li> <li>100% Eye examinations (\$40/24 months)</li> <li>100% Out of province emergency medical</li> </ul>		Effective: Date of Hire	FTE	Coverage	Employee	University
				Mandatory participation	0.80 – 1.00	Single Family	\$4.12 \$11.10	\$79.12 \$197.12
					0.60 - 0.79	Single Family	\$19.94 \$50.52	\$63.30 \$157.70
					0.40 – 0.59	Single Family	\$35.76 \$89.94	\$47.48 \$118.28
	Dental	<ul> <li>Benefit year: April 1 – March 31</li> <li>Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:</li> <li>80% Basic dental services</li> <li>65% Extensive dentistry</li> <li>\$1,500 combined maximum per person per benefit year</li> <li>65% Periodontic dentistry</li> <li>Lifetime maximum of \$1,500 per person</li> <li>50% Orthodontics</li> <li>Lifetime maximum of \$1,500 per dependent child under age 19</li> </ul>		Effective: 6 months from Date of Hire Mandatory participation	FTE	Coverage	Employee	University
					0.80 – 1.00	Single Family	\$2.80 \$7.02	\$46.84 \$117.04
TERM					0.60 - 0.79	Single Family	\$13.16 \$32.88	\$36.48 \$91.18
					0.40 - 0.59	Single Family	\$22.28 \$55.68	\$27.36 \$68.38
HXED I	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			
T F	Flexible Spending Account	Benefit Year: 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.         Health Spending Account         Wellness Spending Account		Effective: Date of Hire	Annual Credit Allocation: Provided at no cost to the employee			
SIAFF					0.80 – 1.00 FTE: \$850 per year 0.60 – 0.79 FTE: \$680 per year			
5					0.40 – 0.59 FTE: \$510 per year			
۲ ۲		(Non-Taxable) (Taxable) 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. (Non-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.	<i>(Taxable)</i> Benefit is limited to expenses		Credits are prorated for staff members who are hired after the new benefit year starts.			
SUPPORT				\$100 minimum credit allocation to HSA and WSA if employee chooses both.				
	ong Term Disability	Non-taxable benefit provides income continuance if the employee is unable to return to work due to long term illness or injury. After an LTD claim is approved, the employee will receive 70% of first \$2,500 earnings and 40% of the balance up to a maximum of \$3,500 /month to age 65 if disability continues.		Effective: 6 months from Date of Hire	Mandatory participation 100% Employee p	\$6,875 r	per \$100 insured ea naximum insurable	
C	Group Life Insurance	In the event of death, the employee's designated beneficiary will receive a lump sum payment of 2 times the employee's annual salary. Maximum benefit is \$175,000.		Effective: 6 months from Date of Hire	Mandatory participation 100% Employee p		per \$1,000 of cove	erage
C	Optional Life Insurance	Additional life insurance can be purchased for both the staff member and their spouse in units of \$1,000 to a maximum of \$300,000. Medical evidence of insurability is required.			100% Employee p		n age, gender, smo nd the amount of ir ed	
	Child Optional Life nsurance	Optional child life insurance can be \$10,000 or \$15,000 per dependent of			100% Employee p	oaid \$5,000 - \$10,000 \$15,000	- \$2.20	

Cost sharing of premiums between the Governors and staff members would be implemented where an increase to these costs exceeds the rates outlined in the Collective Agreement between the Governors of the University of Calgary and Alberta Union of Provincial Employees Local 52.



Pension		Description	Eligibility	Employee and University Contribution Rates				
	Public Service Pension Plan (PSPP)	Defined benefit pension plan provides monthly benefit after retirement based on average salary (to pensionable salary caps) and pensionable service. Participation is:	Effective: Date of hire if the term of employment is 1 year or more, or if term is extended to 1 year or more.	Yearly Maximum Pensionable Earnings ("YMPE") <b>2025 YMPE:</b> \$71,300				
	pspp.ca	<ul> <li>Mandatory if working 30+ hours per week</li> </ul>		The University of Calgary matches the Employee's contributions				
		Optional if working 14 – 29 hours per week		Employee Contribution Rates as of January 1, 2023: 8.30% on salary up to the YMPE plus 11.90% on salary above the YMPE				
		Once in the plan, participation continues until termination or change to ineligible employment category. Visit the <u>PSPP</u> website for more information.						
Other Programs		Description	Eligibility	Benefit				
AFF – FIXED TERM	Tuition Support Program Employee	Benefit Year: July 1 – June 30	Effective:		Tuition Suppor	pport per Academic Year: Employee		
		Employee only:	6 months from	FTE	% Course Fee		Continuing Education	
		Covers tuition for both University of Calgary Continuing Education courses and Academic credit courses (excludes general fees, course materials and other costs).	Employee's continuous service date in a benefit	0.80 – 1.00	100% of	4 half-credit course fees	4 course fees \$1,999. max/course	
		Tuition support is based on the tuition course cost listed in the Tuition and General Fees Chart.	eligible position Employee must apply for the benefit	0.60 - 0.79	80% of	4 half-credit course fees	4 course fees \$1,599. max/course	
		The individual is responsible for any difference between program course costs and the amounts in the <u>Tuition and</u> <u>General Fee Chart</u> .		0.40 - 0.59	60% of	4 half-credit course fees	4 course fees \$1,199. max/course	
	Tuition Fee Waiver	Benefit Year: July 1 – June 30	Effective:	Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents				
	Spouse and dependents	Spouse and eligible dependent children: Covers tuition for University of Calgary Academic credit courses (excludes general fees, course materials and other	1 year from Employee's continuous service date in a benefit eligible position Employee must apply for the benefit	Employee Job Status	% Course Fee	Academic Courses	Continuing Education	
		costs).		Full-time	100% of	3 half-credit course fees	Not covered	
		The Tuition Fee Waiver for eligible dependents does not include Continuing Education courses.		Part-time	50% of	3 half-credit course fees	Not covered	
STAI	Vacation	Vacation leave balances accrue with each pay period from	Effective:	3 weeks for years 1 to 4				
SUPPORT S	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.		Date of Hire	4 weeks for years 5 to 16 (one-time bonus week after 8 years) 5 weeks for years 17 to 25 6 weeks for years 26 and over				
	Sick Leave	Sick leave coverage provides Support Staff 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	<ul> <li>130 Days of sick leave per calendar year</li> <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> <li>Number of days paid at 100% salary increases with each year of employment</li> </ul>				
	Employee and Family Assistance Plan (EFAP)	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		vided at no cost to	· ·		

**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 the contract between plan providers and the Governors of the University of Calgary. Pension is governed in accordance with the provisions of the Public Service Pension Plan. 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