## Benefits at a Glance – Support Staff

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

### Extended Health Care

- **Benefit year:** January 1 – December 31
- Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations and exclusions:
  - 100% Prescription drugs
  - Generic pricing
  - $25 annual deductible, $6.50 dispensing fee cap per prescription
  - 100% Hospital accommodation
  - 100% Ambulance service
  - 100% Paramedical practitioners / 80% Psychologist
  - 100% Eye examinations ($40 / 24 months)
  - 100% Out of province emergency medical

#### Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>FTE Coverage</th>
<th>Employee</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>0.80 – 1.00</td>
<td>$5.10</td>
<td>$67.14</td>
</tr>
<tr>
<td>Family</td>
<td>0.60 – 0.79</td>
<td>$18.52</td>
<td>$53.72</td>
</tr>
<tr>
<td>Family</td>
<td>0.40 – 0.59</td>
<td>$31.96</td>
<td>$40.28</td>
</tr>
</tbody>
</table>

### Dental

- **Benefit year:** April 1 – March 31
- Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:
  - 80% Basic dental services
  - 65% Extensive dentistry
  - $1,500 combined maximum per person per benefit year
  - 65% Periodontic dentistry
  - Lifetime maximum of $1,500 per person
  - 50% Orthodontics
  - Lifetime maximum of $1,500 per dependent child under age 19

#### Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>FTE Coverage</th>
<th>Employee</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>0.80 – 1.00</td>
<td>$0.00</td>
<td>$41.00</td>
</tr>
<tr>
<td>Family</td>
<td>0.60 – 0.79</td>
<td>$8.20</td>
<td>$32.80</td>
</tr>
<tr>
<td>Family</td>
<td>0.40 – 0.59</td>
<td>$16.40</td>
<td>$24.60</td>
</tr>
</tbody>
</table>

### 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:**

- 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.

**Wellness Spending Account:**

- 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.

#### Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Annual Credit Allocation: Benefit provided at no cost to the employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>FTE</td>
<td>Mandatory participation</td>
</tr>
<tr>
<td>0.80 – 1.00</td>
<td>$850 per year</td>
</tr>
<tr>
<td>0.60 – 0.79</td>
<td>$680 per year</td>
</tr>
<tr>
<td>0.40 – 0.59</td>
<td>$510 per year</td>
</tr>
</tbody>
</table>

### Long Term Disability

- Non-taxable benefit provides income continuance if the employee is unable to return to work due to long-term illness. After an LTD claim is approved, the employee will receive 70% of first $2,500 earnings and 40% of the balance, to a maximum benefit of $3,500 /month.
- Payable for up to 2 years of disability or to age 65, whichever occurs earlier.

#### Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Mandatory participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% Employee paid</td>
<td>$0.452 per $100 insured earnings up to $6,875 per month maximum insurable salary</td>
</tr>
</tbody>
</table>

### 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.

#### Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Mandatory participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% Employee paid</td>
<td>$0.1806 per $1,000 of coverage</td>
</tr>
</tbody>
</table>

### 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.

#### Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>100% Employee paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000 – $1.10</td>
<td>Based on age, gender, smoker/non-smoker status and the amount of insurance requested</td>
</tr>
<tr>
<td>$10,000 – $2.20</td>
<td></td>
</tr>
<tr>
<td>$15,000 – $3.30</td>
<td></td>
</tr>
</tbody>
</table>

### Child Optional Life Insurance

- Optional child life insurance can be purchased in units of $5,000, $10,000 or $15,000 per dependent child.

#### Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>100% Employee paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000 – $1.10</td>
<td></td>
</tr>
<tr>
<td>$10,000 – $2.20</td>
<td></td>
</tr>
<tr>
<td>$15,000 – $3.30</td>
<td></td>
</tr>
</tbody>
</table>

*Cost sharing of premiums between the Governors and staff members would be implemented where an increase to these costs exceed the rates outlined in the Collective Agreement between the Governors of the University of Calgary and Alberta Union of Provincial Employees Local 52.*
**Benefits at a Glance – Support Staff**  
**Limited Term > 6 months: Full-time or Part-time (0.40 FTE to 1.00 FTE)**  
*Effective September 1, 2020*

### Pension

**Public Service Pension Plan (PSPP)**

*pspp.ca*

Defined benefit pension plan provides monthly benefit after retirement based on average salary (to pensionable salary caps) and pensionable service.

Mandatory participation for full-time employees on the date of hire if the term of employment is 1 year or more, or if term is extended to 1 year or more.

Once in the plan, participation continues until termination or change to ineligible employment category. Visit the PSPP website for more information.

**Eligibility**

- **Employee and University Contribution Rates**

<table>
<thead>
<tr>
<th>Benefit Year</th>
<th>Description</th>
<th>Eligibility</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 1 – June 30</td>
<td>Tuition Support Program</td>
<td>6 months from Date of Hire</td>
<td>Tuition Support per Academic Year: Employee FTE % Course Fee Academic Courses Continuing Education</td>
</tr>
<tr>
<td>July 1 – June 30</td>
<td>Tuition Fee Waiver</td>
<td>1 year from Date of Hire</td>
<td>Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents Employee Job Status % Course Fee Academic Courses Continuing Education</td>
</tr>
<tr>
<td>July 1 – June 30</td>
<td>Vacation</td>
<td>Date of Hire</td>
<td>3 weeks per year. Vacation accrual is pro-rated and based on FTE.</td>
</tr>
<tr>
<td>July 1 – June 30</td>
<td>Sick Leave</td>
<td>Date of Hire</td>
<td>130 Days of sick leave per calendar year</td>
</tr>
<tr>
<td>July 1 – June 30</td>
<td>WellBeing and WorkLife</td>
<td>Date of Hire</td>
<td>Benefit is provided at no cost to the employee</td>
</tr>
<tr>
<td>July 1 – June 30</td>
<td>Employee and Family Assistance Plan (EFAP)</td>
<td>Date of Hire</td>
<td>Benefit is provided at no cost to the employee</td>
</tr>
</tbody>
</table>

**Other Programs**

**Tuition Support Program**

**Employee Tuition Support**

Benefit Year: July 1 – June 30

Employee only:

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 Fee Chart.

The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart.

**Eligibility**

- **Benefit Year:** July 1 – June 30
- **Description:** Tuition Support
- **Eligibility:** 6 months from Date of Hire
- **Benefit:** Tuition Support per Academic Year: Employee
- **FTE:** 0.80 – 1.00
- **% Course Fee:** 100% of 4 half-credit course fees
- **Academic Courses:** 4 course fees $2,000.00 maximum per course
- **Continuing Education:**
  - 0.60 – 0.79
  - 80% of 4 half-credit course fees
  - 4 course fees $1,600.00 maximum per course
- **0.40 – 0.59**
  - 60% of 4 half-credit course fees
  - 4 course fees $1,200.00 maximum per course

**Tuition Fee Waiver**

**Spouse and eligible dependent children:**

Benefit Year: July 1 – June 30

Spouse and eligible dependent children:

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.

**Eligibility**

- **Benefit Year:** July 1 – June 30
- **Description:** Tuition Fee Waiver
- **Eligibility:** 1 year from Date of Hire
- **Benefit:** Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents
- **Employee Job Status:**
  - Full-time
  - Part-time
- **% Course Fee:**
  - 100% of 3 half-credit course fees
  - 50% of 3 half-credit course fees
- **Academic Courses:** Not covered
- **Continuing Education:** Not covered

**Vacation**

**AUPE Collective Agreement**

Vacation leave balances accrue on a monthly basis 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.

**Eligibility**

- **Benefit:** Vacation
- **Description:** Vacation
- **Eligibility:** Date of Hire
- **Benefit:** 3 weeks per year. Vacation accrual is pro-rated and based on FTE.

**Sick Leave**

**AUPE Collective Agreement**

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 Regular Full-time Employees but proportionate to the employee’s normal hours of work.

**Eligibility**

- **Benefit:** Sick Leave
- **Description:** Sick Leave
- **Eligibility:** Date of Hire
- **Benefit:** 130 Days of sick leave per calendar year
  - 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
- **WellBeing and WorkLife**

**WellBeing and WorkLife**

Access to resources and services to aid in proactively managing your work and personal life.

**Eligibility**

- **Benefit:** WellBeing and WorkLife
- **Description:** WellBeing and WorkLife
- **Eligibility:** Date of Hire
- **Benefit:** Benefit is provided at no cost to the employee

**Employee and Family Assistance Plan (EFAP)**

*homeweb.ca*

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.

**Eligibility**

- **Benefit:** Employee and Family Assistance Plan (EFAP)
- **Description:** EFAP
- **Eligibility:** Date of Hire
- **Benefit:** Benefit is provided at no cost to the employee

**Employee and University Contribution Rates**

- **Yearly Maximum Pensionable Earnings (“YMPE”):**
  - 2020 YMPE: $58,700

The University of Calgary matches the Employee’s contributions

- **Employee Contribution Rates:**
  - 10.47% on salary up to the YMPE plus
  - 14.95% on salary above the YMPE

**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