**Benefits at a Glance – Support Staff**  
**Regular Full-time or Part-time (0.40 FTE to 1.00 FTE)**  
**Effective September 1, 2020**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Eligibility: Date of Hire</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
</table>
| **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* | Effective: Date of Hire | FTE Coverage Employee University |
|                                | **Mandatory participation** | 0.80 – 1.00 Single $5.10 $67.14  
Family $12.80 $167.14 |
|                                | 0.60 – 0.79 Single $18.52 $53.72  
Family $46.36 $134.24 |
|                                | 0.40 – 0.59 Single $31.96 $40.28  
Family $79.92 $100.68 |
| **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* | Effective: Date of Hire | FTE Coverage Employee University |
|                                | **Mandatory participation** | 0.80 – 1.00 Single $0.00 $41.00  
Family $0.00 $102.52 |
|                                | 0.60 – 0.79 Single $8.20 $32.80  
Family $20.50 $82.02 |
|                                | 0.40 – 0.59 Single $16.40 $24.60  
Family $41.00 $61.52 |
| **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: (Non-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.  
**Wellness Spending Account: (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. | Effective: Date of Hire | **Annual Credit Allocation:** Benefit provided at no cost to the employee |
|                                | **Mandatory participation** | 0.80 – 1.00 FTE: $850 per year  
0.60 – 0.79 FTE: $680 per year  
0.40 – 0.59 FTE: $510 per year |
| **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 $5,200 earnings and 40% of the balance up to a maximum of $3,500 /month to age 65 if disability continues. | Effective: Date of Hire | Mandatory participation  
100% Employee paid |
|                                | **$1.870 per $100 insured earnings up to $6,875 per month maximum insurable salary** |
| **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: Date of Hire | Mandatory participation  
100% Employee paid |
|                                | **$0.1806 per $1,000 of coverage** |
| **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. | To apply, email benefits@ucalgary.ca | 100% Employee paid |
|                                | **Based on age, gender, smoker/non-smoker status and the amount of insurance requested** |
| **Child Optional Life Insurance** | Optional child life insurance can be purchased in units of $5,000, $10,000 or $15,000 per dependent child. | To apply, email benefits@ucalgary.ca | 100% Employee paid |
|                                | **$5,000 – $1.10  
$10,000 – $2.20  
$15,000 – $3.30** |

*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.*

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Regular Full-time or Part-time (0.40 FTE to 1.00 FTE)  
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<table>
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<tr>
<th>Pension</th>
<th>Description</th>
<th>Eligibility</th>
<th>Employee and University Contribution Rates</th>
</tr>
</thead>
</table>
| 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:  
  • Mandatory if working 30+ hours per week  
  • Optional if working 14 – 29 hours per week  
  Once in the plan, participation continues until termination or change to ineligible employment category. Visit the PSPP website for more information. | Effective: Date of Hire | Yearly Maximum Pensionable Earnings (“YMPE”)  
  2020 YMPE: $58,700 |
| Other Programs | | | The University of Calgary matches the Employee’s contributions |
| Tuition Fee Waiver | 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 Fees Chart.  
The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart. | Effective: 6 months from Employee’s continuous service date in a benefit eligible position  
Employee must apply for the benefit | Tuition Fee Waiver per Academic Year: Employee  
Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents  
Employee Job Status | Continuing Education  
Full-time | 100% of  
4 half-credit course fees | 4 course fees  
$2,000.00 maximum per course |
| | Benefit is provided at no cost to the employee |
| Vacation | Benefit is provided at no cost to the employee |
| Sick Leave | 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 | Benefit is provided at no cost to the employee |
| 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 | Benefit is provided at no cost to the employee |

**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 the Integrated Service Center (ISC) at 403-220-8800 or email: hr@ucalgary.ca

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