

Benefit	Coverage	Eligibility	Total Monthly Cost (FTE 1.00)		
			Coverage	Employee	University of Calgary
Extended Health Care Click on the links below each benefit to access more information, including plan details or forms:	Benefit year: July 1 to June 30 <i>Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations and exclusions:</i> 80% Prescription drugs, Dispensing fees \$25 Annual deductible, Generic Pricing 100% Hospital accommodation 100% Ambulance service 100% Paramedical practitioners / 80% Psychologist 100% Eye examinations (\$40/24 months), vision care 100% Out of province emergency medical	Effective: Date of Hire Mandatory participation	Single	\$3.10	\$63.30
			Family	\$7.76	\$158.46
			Please contact Human Resources for health and dental premiums rates for Academic Staff Appointments of less than 0.80 FTE		
Dental	Benefit year: April 1 to March 31 <i>Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:</i> 80% Basic dental services 80% Extensive dentistry 50% Orthodontic up to \$1500 lifetime maximum per eligible participant	Effective: Date of Hire Mandatory participation	Single	\$0.00	\$61.12
			Couple	\$0.00	\$122.24
			Family	\$0.00	\$183.10
Flexible Spending Account	Benefit Year: July 1 to 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 a combination of both. 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.	Effective: Date of Hire	Annual Credit Allocation: \$800		
			Benefit is provided at no cost to employee		
			Unused credits may be carried forward for one year after the year in which the credits are advanced.		
Long Term Disability	Non-taxable benefit provides income continuance if the employee is unable to return to work due to long term illness, injury or accident. After an LTD claim is approved, the employee will receive 50% of insurable earnings up to a maximum benefit of \$6,000 per month until retirement or coincident with or immediately following June 30 th in the year the employee reaches age 65 (less the qualifying period). Qualifying Period: 120 working days or 6 consecutive months of continuous illness, whichever is less.	Effective: Date of Hire	Mandatory participation	\$0.567/\$100 of monthly insured earnings up to \$12,000	
			100% Employee paid		Supplementary LTD Benefit: 0.0003 x monthly rank salary; plus
					Pension Waiver Benefit: \$1.098 per \$100 on pension contribution
Accidental Death and Dismemberment	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.	Effective: Date of Hire	Mandatory participation 100% Employer paid	\$1.40 per month	
Group Life Insurance	Upon death of the employee, their designated beneficiary will receive a lump sum payment of \$100,000 or 2 times the employee's annual salary, whichever is greater. Maximum benefit is \$200,000.	Effective: Date of Hire	Mandatory participation 100% Employee paid	\$0.1175 per \$1,000 of coverage	

Benefits at a Glance – Academic Staff Members

Continuing, Contingent Term, or Limited Term

Effective January 1, 2021

Optional Insurances	Benefit	Eligibility	Total Monthly Cost
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
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. Evidence of insurability is required.	To apply, email benefits@ucalgary.ca	100% Employee paid Cost is based on age, gender, smoker/ non-smoker status and amount of insurance requested
Voluntary Accidental Death and Dismemberment	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.	To apply, email benefits@ucalgary.ca	100% Employee paid \$0.014 per \$1,000 of coverage
Pension	Description	Eligibility	Employee Contribution Rates
Universities Academic Pension Plan (UAPP) uapp.ca	Defined benefit pension plan provides monthly retirement benefit based on average salary (to pensionable salary caps) and pensionable service.	Effective: Date of Hire	Yearly Maximum Pensionable Earnings (“YMPE”) for 2021 YMPE: \$61,600.00 Salary Cap \$180,757.78
UAPP contribution rates effective July 1, 2020	Please visit the UAPP website for more information about your pension benefits.		The University of Calgary matches the Employee’s contributions. Employee Contribution Rates as of July 1, 2020: 12.37% of salary up to the YMPE plus 16.32% of salary above the YMPE up to salary cap plus 1.52% of salary above the salary cap
Other Programs	Description	Eligibility	Benefit Amount
Tuition Support Program Tuition Fee Waiver Tuition Support	Benefit Year: July 1 to June 30 The Tuition Support Program covers University of Calgary Academic Credit courses for both the employee and their eligible dependents. The benefit amount is based on the price listed in the Tuition and General Fees Chart. The Academic staff member is also entitled to receive Tuition Support for courses offered through Continuing Education. Tuition support and fee waiver amounts apply only to course fees and do not include general fees, textbooks, materials or any other costs in addition to the tuition amount.	Effective: Date of Hire Employee must apply for the benefit	Employee only: 3 Continuing Education Courses Employee and spouse: Combined maximum of 3 Undergraduate Academic half credit courses in total shared between Academic staff member and spouse Dependent children: The value of 4 Undergraduate Academic half credit courses
Sick Leave TUCFA Collective Agreement	Casual Sick Leave – Short term illness lasting 5 consecutive work days or less (up to 3 Casual Sick Leave days per year may be used for absence due to illness of a dependent). General Sick Leave – Illness which causes a staff member to be absent from work for more than 5 consecutive work days.	Effective: Date of Hire	Paid Sick Leave: 60 days at 100% salary 60 days at 70% salary To a maximum of 120 days
WellBeing and WorkLife WellBeing and WorkLife	Access to resources and services to aid in proactively managing your work and personal life.	Effective: Date of Hire	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 immediate family members. They provide support over the phone and arrange off-site counseling. They also give referrals to resources, services, and support in your 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 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.