<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Eligibility</th>
<th>Total Monthly Cost (FTE 1.00)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>Benefit year: July 1 to June 30. Health coverage is subject to Alberta Blue Cross coverage levels, maximums, limitations, exclusions - refer to details in Policy booklet: 80% coverage for eligible prescription drugs, dispensing fees, $25 annual deductible, generic pricing. Examples of other covered expenses – paid at varying coverage levels: Hospital accommodation, Ambulance service, Medical aids, Paramedical practitioners – psychologist, physiotherapist, etc. Eye examinations &amp; vision care Out of province emergency medical care.</td>
<td>Effective: Date of Hire</td>
<td>Coverage Employee University of Calgary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mandatory participation</td>
<td>Single $10.18 $70.38</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Family $25.44 $176.14</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Please contact Human Resources for health and dental premiums for Academic Staff Appointments of less than 0.80 FTE.</td>
</tr>
<tr>
<td>Dental</td>
<td>Benefit year: April 1 to March 31. Dental coverage subject to current Blue Cross Usual and Customary Dental Fee Schedule, maximums/frequency limits - refer to details in Policy booklet: 80% Basic dental services, 80% Extensive dentistry, 50% Orthodontic up to $1500 lifetime maximum per eligible participant.</td>
<td>Effective: Date of Hire</td>
<td>Coverage Employee University of Calgary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mandatory participation</td>
<td>Single $1.06 $63.04</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Couple $2.08 $126.06</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Family $3.14 $188.84</td>
</tr>
<tr>
<td>Flexible Spending Account</td>
<td>Benefit Year: July 1 to June 30. Eligible employees receive flexible spending credits based on their FTE to allocate to a Health Spending Account, a Wellness Spending Account, or a combination of both.</td>
<td>Effective: Date of Hire</td>
<td>Annual Credit Allocation: $800</td>
</tr>
<tr>
<td></td>
<td>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.</td>
<td>Mandatory participation</td>
<td>Benefit is provided at no cost to employee</td>
</tr>
<tr>
<td></td>
<td>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.</td>
<td></td>
<td>Unused credits may be carried forward for one year after the year in which the credits are advanced.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Credits are prorated for staff members who are hired after the new benefit year starts, or for appointments less than 0.80 FTE.</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>Non-taxable benefit provides income continuity 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 50% of insurable earnings up to a maximum benefit of $6,000 per month until retirement or coincident with or immediately following June 30th in the year the employee reaches age 65 (less the qualifying period).</td>
<td>Effective: Date of Hire</td>
<td>Mandatory participation</td>
</tr>
<tr>
<td></td>
<td>Qualifying Period: 130 working days or 6 consecutive months of continuous illness, whichever is less.</td>
<td>100% Employee paid</td>
<td>$0.509 per $100 of monthly insured earnings up to $12,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.9846 x monthly rank salary; plus</td>
<td>Supplementary LTD Benefit: 0.0003 x monthly rank salary; plus</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.9846 x pension contribution</td>
<td>Pension Waiver Benefit: $0.9846 per $100 of pension contribution</td>
</tr>
<tr>
<td>Accidental Death and Dismemberment</td>
<td>The basic A&amp;D&amp;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.</td>
<td>Effective: Date of Hire</td>
<td>Mandatory participation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100% Employer paid</td>
<td>$1.55 per month</td>
</tr>
<tr>
<td>Group Life Insurance</td>
<td>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. Required - send signed paper beneficiary form to HR.</td>
<td>Effective: Date of Hire</td>
<td>Mandatory participation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100% Employee paid</td>
<td>$0.0877 per $1,000 of coverage</td>
</tr>
</tbody>
</table>

Questions? Please contact UService at 403-210-9300 or email: hr@ucalgary.ca

Updated Aug 12, 2023

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<table>
<thead>
<tr>
<th>Optional Insurances</th>
<th>Benefit</th>
<th>Eligibility</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Optional Life Insurance</td>
<td>Optional child life insurance can be purchased in units of $5,000 $10,000 or $15,000 per dependent child.</td>
<td>Available at date of hire</td>
<td>100% Employee paid $5,000 – $1.10</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$10,000 – $2.20</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$15,000 – $3.30</td>
</tr>
<tr>
<td>Optional Life Insurance</td>
<td>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.</td>
<td>Available at date of hire</td>
<td>100% Employee paid Cost is based on age, gender, smoker, non-smoker status and amount of insurance requested</td>
</tr>
<tr>
<td>Voluntary Accidental Death and Dismemberment</td>
<td>Additional AD&amp;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.</td>
<td>Available at date of hire</td>
<td>100% Employee paid $0.0155 per $1,000 of coverage</td>
</tr>
</tbody>
</table>

**Pension**

<table>
<thead>
<tr>
<th>Universities Academic Pension Plan (UAPP)</th>
<th>Description</th>
<th>Eligibility</th>
<th>Employee Contribution Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defined benefit pension plan provides monthly retirement benefit based on average salary (to pensionable salary caps) and pensionable service. Please visit the UAPP website for more information about your pension benefits.</td>
<td>Effective: Date of Hire</td>
<td>Mandatory participation</td>
<td>Yearly Maximum Pensionable Earnings (“YMPE”) for 2023 YMPE: $66,600 Salary Cap $195,313.33</td>
</tr>
</tbody>
</table>

The University of Calgary matches the Employee’s contributions.

**Employee Contribution Rates**

- 11.38% of salary up to the YMPE plus
- 15.49% of salary above the YMPE up to salary cap plus
- 1.785% of salary above the salary cap

**Other Programs**

<table>
<thead>
<tr>
<th>Tuition Support Program</th>
<th>Description</th>
<th>Eligibility</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Fee Waiver</td>
<td>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. <strong>Apply by fee deadline of each session.</strong> The benefit amount is based on the price listed in the Tuition and General Fee Chart. The Academic staff member is also entitled to receive Tuition Support for courses offered through Continuing Education.</td>
<td>Effective: Date of Hire</td>
<td>Employee and spouse: Combined maximum benefit value of 3 Undergraduate Academic half credit courses in total shared between Academic staff member and spouse Dependent children: The benefit value of 4 Undergraduate Academic half credit courses Employee only: 3 Continuing Education Courses</td>
</tr>
</tbody>
</table>

**Sick Leave**

- 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.

**WellBeing and WorkLife**

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

**Employee and Family Assistance Plan**

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.

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