### Extended Health Care
*Benefit year: July 1 to June 30*

Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations and exclusions:
- 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

**Coverage**
- Effective: Date of Hire
- Mandatory participation

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Employee</th>
<th>University of Calgary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$5.10</td>
<td>$65.30</td>
</tr>
<tr>
<td>Family</td>
<td>$12.74</td>
<td>$163.46</td>
</tr>
</tbody>
</table>

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*

Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:
- 80% Basic dental services
- 80% Extensive dentistry
- 50% Orthodontic up to $1500 lifetime maximum per eligible participant

**Coverage**
- Effective: Date of Hire
- Mandatory participation

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Employee</th>
<th>University of Calgary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$0.00</td>
<td>$60.52</td>
</tr>
<tr>
<td>Couple</td>
<td>$0.00</td>
<td>$121.00</td>
</tr>
<tr>
<td>Family</td>
<td>$0.00</td>
<td>$181.28</td>
</tr>
</tbody>
</table>

### 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.

**Benefit Year:** July 1 to June 30

**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.

**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.

Credits are prorated for staff members who are hired after the new benefit year starts, or for appointments less than 0.80 FTE.

### Long 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 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).

**Qualifying Period:** 120 working days or 6 consecutive months of continuous illness, whichever is less.

**Coverage**
- Effective: Date of Hire
- Mandatory participation

100% Employee paid

$0.567 per $100 of monthly insured earnings up to $12,000

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 A&D&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.

**Coverage**
- 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.

**Coverage**
- Effective: Date of Hire
- Mandatory participation

100% Employee paid

$0.0917 per $1,000 of coverage

---

**Questions? Please contact UService at 403-210-9300 or email: hr@ucalgary.ca**
Benefits at a Glance – Academic Staff Members
Continuing, Contingent Term, or Limited Term

Effective January 1, 2022

Questions? Please contact UService at 403-210-9300 or email: hr@ucalgary.ca
Updated November 30, 2021

<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>To apply, email <a href="mailto:benefits@ucalgary.ca">benefits@ucalgary.ca</a></td>
<td>100% Employee paid $5,000 – $1.10 $10,000 – $2.20 $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>To apply, email <a href="mailto:benefits@ucalgary.ca">benefits@ucalgary.ca</a></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>To apply, email <a href="mailto:benefits@ucalgary.ca">benefits@ucalgary.ca</a></td>
<td>100% Employee paid $0.014 per $1,000 of coverage</td>
</tr>
</tbody>
</table>

Pension

Universities Academic Pension Plan (UAPP)
uapp.ca

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

Eligibility
Effective:
Date of Hire

Employee Contribution Rates
Yearly Maximum Pensionable Earnings ("YMPE") for 2022 YMPE: $64,900.00 Salary Cap $190,470.00

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

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 Fee 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.

Eligibility
Effective:
Date of Hire
Employee must apply for the benefit

Benefit Amount
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

WellBeing and WorkLife

Eligibility
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.

Eligibility
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.