



**UNIVERSITY OF
CALGARY**

Retirement Information for Support Staff

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Please note that the retiree privileges described under Section 4 in this booklet reflect current policy. They may be changed or rescinded at any time, at the University's discretion.

1. Public Service Pension Plan (PSPP)

(a) Benefit and Contact Information

Payment of the monthly benefit from the plan will be made by Alberta Pensions Services (APS) on the second last banking day of the month. Pension from the plan is taxable income. T4A slips for the previous years' pension will be provided by APS each February.

Any changes to your mailing address, banking information or beneficiaries applicable to the Public Service Pension Plan should be provided directly to APS. Current contact information is available at www.pspp.ca

(b) Post Retirement Employment

As per current pension plan regulations retirees that commence receipt of pension from the Public Service Pension Plan cannot participate in the plan again if they become employed in a pension eligible position with the University of Calgary or one of the other PSPP employers in Alberta. If you recommence employment with the University of Calgary please send an email to totalrewards@ucalgary.ca to ensure that current contributions are not deducted from salary.

2. University Group Benefit Programs and Alternate Coverage

(a) Extended Health, Dental and Flexible Spending Account

Your University of Calgary group coverage through Alberta Blue Cross ceases on your retirement date. Claims for eligible expenses must be submitted to Alberta Blue Cross within 90 days of retirement. Receipts must be dated prior to date of retirement.

You have several options to purchase individual health and dental coverage through alternate providers, including:

Alberta Blue Cross – Retiree plan offers various levels of dental, prescription drugs and extended health benefits that include travel coverage for university retirees between the age of 50 and 75. You have 60 days from your retirement date to purchase the retiree plan and as a University employee, you are eligible for preferred pricing. More information is available by contacting Alberta Blue Cross at 1-800-394-1965 or ab.bluecross.ca or additional information can be found on the Life Events – Benefits and Pension at Termination of Employment section of the Human Resources site.

Alberta Retired Teachers' Association (ARTA) - University retirees may qualify for retiree benefit coverage through this program. Information regarding eligibility and available programs can be obtained at 1-855-212-2400 or arta.net

Other Providers – there are a number of other individual, retiree or association benefit programs available through various providers or insurance companies. Some examples include plans through Manulife, Sun Life, AMA Insurance, CARP. We recommend that you search on-line or contact these providers to compare prices and product offerings.

Typically, there are time limitations to apply for coverage once losing group insurance coverage. Often you must apply within 30 days. Please check with the provider to confirm this information. If you miss these timelines, you may be required to submit medical evidence when applying for coverage.

(b) Life Insurance - Conversion Privilege

Your University of Calgary group coverage through Manulife ceases on your retirement date. Within 31 days of termination of the university group coverage, a conversion privilege (for both Basic and Optional coverage) is available to convert an individual policy without medical evidence of insurability. Please contact Manulife Financial at 1-800-268-6195 directly for any questions regarding the available conversion options or on how to apply for the conversion. Information and access to the form/rates is also available on the Human Resources [website](#).

If you die during the conversion period, Manulife will pay the maximum amount that you were eligible to convert as a death benefit to your beneficiary.

(c) Long-Term Disability

Ceases on retirement date, or 6 months prior to your 65th birthday, whichever comes first.

3. Income Security Programs

(a) [Canada Pension Plan](#)

Under the Canada Pension Plan, a person can apply for benefits to commence as early as age 60. Please review information on the CPP website on applying for CPP benefits at different ages.

(b) [Old Age Security](#)

A person is entitled to receive Old Age Security (in addition to the Canada Pension) at age 65 regardless of his/her retirement date and whether or not employment continues. To qualify certain residency requirements must be met. Old Age Security is a flat rate amount, which is adjusted quarterly according to any increase in the Consumer Price Index.

Applications for Canada Pension and Old Age Security benefits should be made approximately 6 months prior to the date of commencement -- failure to apply early may result in the loss of one or more monthly benefit payments. Information and applications are available on the government website at: canada.ca/en/services/benefits

Benefits from Canada Pension Plan and Old Age Security are taxable income.

4. Retired Employee Card

Retired staff members who wish to maintain contact with the University of Calgary and make use of the benefits and privileges available to them as retired members of staff, can obtain a Retired Employee Card **at anytime after two weeks past the date of retirement**. The [Campus Service Centre](#) (CSC) is located in the main lobby of the International House (169 University Gate NW). Telephone is (403) 220-8300 and email address is campusservicecentre@ucalgary.ca.

Presentation of the Retired Employee Card may be required to access the following benefits which are subject to change.

(a) Parking

Parking passes are available to retirees with 25 years of continuous service with the University of Calgary. A parking pass can be obtained by visiting the Campus Service Centre after obtaining the Retired Employee Card.

Photo ID will be required. The retiree parking pass is only valid for use by the person to whom the pass is issued, and only in vehicles that have been registered with Campus Service Centre. Spouse and family members cannot use the permit unless the retiree is in the vehicle. Retiree parking passes will be valid in:

- Lots 10, 11 and 32 from Monday to Friday until 3:30 p.m.
- All other lots, excluding hourly, after 3:30 p.m.
- The Art Parkade anytime with use of valid access card

The retiree parking pass is a taxable benefit and the recipient must:

- Self-declare the value of usage on their personal income tax. A form will be provided annually for the permit holder, **or**
- Instruct Campus Service Centre at the time of permit issuance that a T4A slip is needed. This slip would reflect the annual parking pass' full current market value.

The parking pass for eligible retirees will be issued on an annual basis upon request. The parking pass will run from January 1 to December 31 each year.

(b) Library

The Retired Employee Card, when validated, also serves as a Library Card.

(c) Active Living Facility and Athletic Events

Facility Access – Retired employees and their spouses will receive complimentary memberships to use the Active Living Recreation Facilities in the Kinesiology Complex. To receive the membership, please bring your Retired Employee Card to the Client Services Desk (KNA104). To see a list of facilities and operating hours visit ucalgaryrecreation.ca/facilities.

Note: locker and towel fees are not included.

Active Living Programs – Retired employees and their spouses are eligible to participate in Active Living Programs at the member rates. Go to ucalgaryrecreation.ca, contact Client Services by phone at 403-220-7749 or visit in person (KNA104) for information regarding specific programs and fees. Your Retired Employee card will be required when registering in these programs.

Athletic Events (Dino's Athletics) – Just show your Retired Employee Card at the entrance and gain free admission for you and your spouse to all Dinos regular season conference games. You can find the schedules at godinos.com.

Note: playoff games and tournaments are not included.

(d) Bookstore

Upon presentation of a Retired Employee Card, retired employees will be given a 25% discount on regularly priced merchandise in general reading, wearing apparel, stationery and sundry areas of the Bookstore. Exempt from the discount are course materials or textbooks, all sale merchandise, calculators, and film.

The loss of a Retired Employee Card should be reported immediately to:

Library Circulation Desk

(whether or not the card is used as a Library card)
403-220-5963

Faculty of Kinesiology

(if the card is being used for Kinesiology Facilities)
403-220-7241

Campus Service Centre (CSC)

403-220-8300

Fitness Centre Front Desk

403-220-5185

(e) Information Technologies

The following computing privileges are offered to retired staff members. If changes are made to computing policies (such as a fee-for-service), these policy changes will affect privileges offered to retirees.

Generally retired staff may keep an existing computer account upon the manager's approval. However, in some cases a retiree may be required to obtain a new account that requires a change to an existing e-mail address. The Retiree Email Account Request Form can be found [using this link: \(ucalgary.service-now.com/it?id=sc_cat_item&sys_id=59e2dd2f1b789010d61c4000cd4bcbc8\)](https://ucalgary.service-now.com/it?id=sc_cat_item&sys_id=59e2dd2f1b789010d61c4000cd4bcbc8).

An existing or new account will give access to services, such as:

- Email
- Campus wireless network access
- University Library

5. Getting Help

There are a number of ways to get help with computing activities. If in doubt, call UService at 403-210-9300. Help can be found on-line at the [UService home page](#).