Retirement Information
For
Academic Staff

Prepared by Human Resources
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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 They may be changed or rescinded at any time, at the University’s discretion.*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. **Universities Academic Pension Plan**

(a) **Benefit and Contact Information**
Payment of the monthly benefit from the Universities Academic Pension Plan will be made by CIBC Mellon Global Services 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 CIBC Mellon each February.

Any changes to your mailing address, banking information or beneficiaries applicable to the Universities Academic Pension Plan should be provided directly to CIBC Mellon. Current contact information is available at [www.uapp.ca](http://www.uapp.ca).

(b) **Post Retirement Employment**
If you re-commence employment with the University please contact Total Rewards, Human Resources at (403) 220-5717 for further information.

2. **University Group Benefit Programs and Alternate Coverage**

Upon retirement all group benefit coverage terminates. You may wish to consider converting your group coverage to an individual policy or to purchase coverage through alternate providers. All individual post-retirement coverage is your responsibility to arrange and pay for.

(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:

1. Alberta Blue Cross – Retiree plan offers 3 levels of dental, prescription drugs and extended health benefits that include travel coverage for U of C retirees between the age of 50 and 75. You have 60 days from your retirement date to purchase the retiree plan and as a U of C employee, you are eligible for preferred pricing. More information is available by contacting Alberta Blue Cross at 1-800-394-1965 or [www.ab.bluecross.ca](http://www.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.

2. Alberta Retired Teachers’ Association (ARTA) - U of C retirees may qualify for retiree benefit coverage through this program. It is recommended you apply within 60 days of
your retirement date. Information regarding eligibility and available programs can be obtained at 1-855-212-2400 or www.arta.net.

3. Canadian Association Of University Teachers (CAUT) - U of C retirees may qualify for retiree benefit coverage through CAUT. Additional information can be obtained at www.caut.ca/membership/retiree-benefits.

4. 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. For an overview, you may want to read a primer on personal health insurance prepared and published by the Canadian Life and Health Insurance Association (CLHIA) (http://clhia.uberflip.com/i/199452-a-guide-to-supplementary-health-insurance).

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 is also available on the Human Resources website http://www.ucalgary.ca/hr/life_events_forms.

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) Accidental Death and Dismemberment – Conversion Privilege

Group coverage ceases on date of retirement. Within 31 days of termination of the University’s group coverage a conversion privilege (for both Basic and Optional coverage) is available, provided you are under age 70. Please contact SSQ Financial Group directly at www.ssq.ca for any questions regarding the application for the conversion. Information is also available on the Human Resources website http://www.ucalgary.ca/hr/life_events_forms.

(d) Long-Term Disability

Coverage ceases at the earlier of: (1) retirement or (2) June 30 coincident or following the date which is six months prior to your 65th birthday.
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 Services Canada website.

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 **approximately 2 weeks after date of Retirement**. The Unicard Office is located in the Dining Centre Room 018 - Telephone (403) 220-7290.

Presentation of the Retired Employee Card may be required to access the following benefits which are subject to change without notice.

(a) **Parking**
Effective July 1, 2013 parking passes are available to academic retirees who:

- retire and have 25 years of continuous service with the University of Calgary, or
- have been granted Emeritus status

A parking pass can be obtained by visiting Parking & Transportation Services approximately 1 to 2 weeks **after** date of retirement. Parking & Transportation Services is located at:

**Olympic Volunteer Centre** (North end of McMahon Stadium).
1833 Crowchild Trail N.W. Calgary, AB T2M 4S7
Phone: (403) 220-6771 Email: parking@ucalgary.ca
Photo Identification 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 Parking & Transportation Services. 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 Parking and Transportation 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 be valid 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 [www.ucalgaryrecreation.ca/facilities](http://www.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 [www.ucalgaryrecreation.ca](http://www.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 [www.godinos.com](http://www.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.

(e) **Theatre Passes**
Retired academic staff members and their spouses are entitled to free admission to a variety of theatre productions and presentations sponsored by groups at the University (e.g. performances by the School of Creative and Performing Arts, the Faculty of Kinesiology, and film presentations sponsored by the Student’s Union).

Free admission will not be available for events that are sponsored by “off-campus” organizations and departments not identified above. Please contact the booking administrator (403-210-7576) regarding the availability of tickets for events presented by the School of Creative and Performing Arts. The Retired Employee Card must be presented when picking up tickets.

(f) **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. However, in some cases a retiree may be required to obtain a new account that requires a change to an existing e-mail address. An existing or new account will give access to services, such as:

- Email
- Webdisk file storage
- Campus Wireless Network access
- Linux Program Library
- Computer Purchasing
- University Library

**Getting Help**

There are a number of ways to get help with computing activities. If in doubt, call the IT Support Centre at (403) 220-5555. Help can be found on-line at the UCIT home page [http://www.ucalgary.ca/it](http://www.ucalgary.ca/it),
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)  
Telephone: (403) 220-5963

**Faculty of Kinesiology**  
(If the card is being used for Kinesiology Facilities)  
Telephone: (403) 220-7241

**Unicard Office**  
Telephone: (403) 220-7290

**Fitness Centre Front Desk**  
Telephone: (403) 220-5185