

# Benefits at a Glance – Management and Professional Staff Regular Full-time or Part-time (0.4 FTE to 1.0 FTE)

Effective January 1, 2021

## MaPS Flexible Group Benefits Plan – Health, Dental and Spending Account Options

The University gives eligible MaPS employees **Flexible Spending Credits** each benefit year based on the employee's **Single, Couple or Family dependent status**. These "Flex Credits" are used to pay for the Health and Dental benefit coverage the employee chooses.

If the Spending Credits do not cover the total cost of the health and dental options, the difference will be collected through regular payroll deductions. Excess Spending Credits may only be allocated to Health or Wellness Spending Accounts.

**Benefit Year:** January 1 to December 31  
**Effective:** Date of Hire  
**Qualified Life Event:** If your dependent status or benefit coverage will change significantly as a result of a life event, you must enter the details on the myUofC portal within 31 days of the event (Navigation: MyUofC>All about Me> Benefits self service > Life Event)

The summary below shows examples of the coverage available for common types of health and dental expenses under each option. Click [here](#) to view the **video presentation** of the MaPS Group Benefits plan before finalizing your selections.

Dependent Status	Single	Couple	Family
<b>Annual Flexible Spending Credits</b>	<b>\$2,440</b>	<b>\$4,266</b>	<b>\$4,712.50</b>

Flex Spending Credits are provided by the University of Calgary at no cost to the employee. The Spending Credits and benefit price-tags will be pro-rated for MaPS employees hired after the benefit year begins.

*All benefit allocations are **irrevocable** (includes benefits subject to waiting periods and default options)*

MANAGEMENT AND PROFESSIONAL STAFF - REGULAR

Extended Health		<i>Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations and exclusions:</i>				
		Option 1	Option 2	Option 3*	Option 4	Option 5
<b>Extended Health Option</b>	Single (\$)	<b>206.28</b>	<b>452.04</b>	<b>857.88</b>	<b>1,140.84</b>	<b>1,470.12</b>
<b>Prices per benefit year</b>	Couple / Family (\$)	<b>515.64</b>	<b>1,162.32</b>	<b>2,144.76</b>	<b>2,819.88</b>	<b>3,624.60</b>
Prescription drug coverage <i>Generic pricing</i>	20%	50%	100%	100%	100%	100%
		\$6.50 dispensing fee cap per prescription	\$6.50 dispensing fee cap per prescription \$25 annual deductible	No coverage for dispensing fee or over-the-counter drugs	\$10 dispensing fee cap per prescription	
Prescription contact lenses, glasses, and lenses	Not Covered	50%	100%	100%	100%	100%
		Max \$100/12 months	Max \$150/12 months	Max \$250/12 months	Max \$400/24 months	
Eye Examination For eligible participants age 19 to 64	100% eye exam Max \$100/24 months	50% eye exam Max \$50/24 months	100% eye exam Max \$40/24 months	100% eye exam Max \$100/24 months	100% eye exam Max \$100/24 months	100% eye exam Max \$100/24 months
Physiotherapy, chiropractic, massage therapy <i>(Combined maximum for all services, except Option 5)</i>	100% Max \$200/year <i>(combined)</i>	50% Max \$30/visit Max \$300/year	100% Max \$30/visit Max \$600/year	100% Max \$70/visit Max \$750/year	100% Max \$450/year <i>(per practitioner)</i>	
Ambulance service and Hospital accommodation	100%	100%	100%	100%	100%	100%
Out of province emergency medical coverage	100%	100%	100%	100%	100%	100%
Dental		<i>Dental coverage is subject to the Alberta Blue Cross Usual and Customary Fee Schedule:</i>				
		Option 1	Option 2	Option 3*	Option 4	Option 5
<b>Dental Option</b>	Single (\$)	<b>430.32</b>	<b>516.36</b>	<b>745.92</b>	<b>869.76</b>	<b>989.88</b>
<b>Prices per benefit year</b>	Couple (\$) Family (\$)	<b>889.44</b> <b>1,204.92</b>	<b>1,004.16</b> <b>1,377.12</b>	<b>1,491.84</b> <b>2,044.20</b>	<b>1,723.92</b> <b>2,403.84</b>	<b>1,979.40</b> <b>2,705.52</b>
Basic Services oral exams, diagnostic services, endodontics, and periodontics	50% Basic + Major <i>(combined)</i> : Max \$1,500/year	80% Max \$1,500/year	80% Unlimited	90% Basic + Major <i>(combined)</i> : Max \$2,000/year	100% Basic + Major <i>(combined)</i> : Max \$2,500/year	
Major Services crowns, bridges, dentures	50% Basic + Major <i>(combined)</i> : Max \$1,500/year	Not Covered	80% Unlimited	60% (includes implants) Basic + Major <i>(combined)</i> : Max \$2,000/year	75% (includes implants) Basic + Major <i>(combined)</i> : Max \$2,500/year	
Orthodontics braces, fixed or removable appliances	50% Max \$1,500 lifetime	Not Covered	50% Max \$1,500 lifetime	60% Max \$2,500 lifetime	Not Covered	

**Excess Spending Credit Allocation** Credit balances remaining after Extended Health and Dental Options are selected are available to allocate to a Health or Wellness Spending Account, or both. The University advances credits on January 1<sup>st</sup> of each year. Unused Excess Spending Credits will be carried forward for one Benefit Year.

<b>Health Spending Account* ("HSA")*</b> <i>Non Taxable</i>	<b>HSA Examples:</b> Medical supplies and services as defined by Canadian Revenue Agency	<b>Wellness Spending Account ("WSA")</b> <i>Taxable</i>	<b>WSA Examples:</b> Fitness and Nutrition Dependent care Professional Development
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.		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.	

(\* "Default Option" will apply if no allocation is made during the enrolment period (i.e. 2 weeks from date of hire or before January 1<sup>st</sup> of each odd calendar year). Updated December 21, 2020 1 of 3



## Benefits at a Glance – Management and Professional Staff Regular Full-time or Part-time (0.4 FTE to 1.0 FTE)

Effective January 1, 2021

Other Programs	Description	Eligibility	Benefit																
<b>Tuition Support Program: Employee</b>	<b>Benefit Year:</b> July 1 to June 30  <b>Staff Member only:</b> Covers tuition for both University of Calgary Continuing Education courses and Academic credit courses (excludes general fees, course materials and other costs).  Tuition support is based on the tuition course cost listed in the Tuition and General Fees Chart.  The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart.	<b>Effective:</b> 6 months from Employee's continuous service date in a benefit eligible position  Employee must apply for the benefit	<b>Tuition Support per Academic Year: Employee</b> <table border="1"> <thead> <tr> <th>FTE</th> <th>% Course Fee</th> <th>Academic Courses</th> <th>Continuing Education</th> </tr> </thead> <tbody> <tr> <td>0.80 - 1.00</td> <td>100% of</td> <td>4 half-credit course fees</td> <td>4 course fees <i>Maximum benefit is \$2,000 per course</i></td> </tr> <tr> <td>0.60 - 0.79</td> <td>80% of</td> <td>4 half-credit course fees</td> <td>4 course fees <i>Maximum benefit is \$1,600 per course</i></td> </tr> <tr> <td>0.40 - 0.59</td> <td>60% of</td> <td>4 half-credit course fees</td> <td>4 course fees <i>Maximum benefit is \$1,200 per course</i></td> </tr> </tbody> </table>	FTE	% Course Fee	Academic Courses	Continuing Education	0.80 - 1.00	100% of	4 half-credit course fees	4 course fees <i>Maximum benefit is \$2,000 per course</i>	0.60 - 0.79	80% of	4 half-credit course fees	4 course fees <i>Maximum benefit is \$1,600 per course</i>	0.40 - 0.59	60% of	4 half-credit course fees	4 course fees <i>Maximum benefit is \$1,200 per course</i>
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<b>Tuition Fee Waiver: Spouse and Eligible Dependents</b>	<b>Benefit Year:</b> July 1 to June 30  <b>Spouse and eligible dependent children:</b> The Tuition Fee Waiver Covers tuition for University of Calgary Academic credit courses (excludes general fees, course materials and other costs).  The Tuition Fee Waiver for eligible dependents does not include Continuing Education courses.	<b>Effective:</b> 1 year from Employee's continuous service date in a benefit eligible position  Employee must apply for the benefit	<b>Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents</b> <table border="1"> <thead> <tr> <th>FTE</th> <th>% Course Fee</th> <th>Academic Courses</th> <th>Continuing Education</th> </tr> </thead> <tbody> <tr> <td>0.80 - 1.00</td> <td>100% of</td> <td>3 half-credit course fees</td> <td>Not covered</td> </tr> <tr> <td>0.60 - 0.79</td> <td>80% of</td> <td>3 half-credit course fees</td> <td>Not covered</td> </tr> <tr> <td>0.40 - 0.59</td> <td>60% of</td> <td>3 half-credit course fees</td> <td>Not covered</td> </tr> </tbody> </table>	FTE	% Course Fee	Academic Courses	Continuing Education	0.80 - 1.00	100% of	3 half-credit course fees	Not covered	0.60 - 0.79	80% of	3 half-credit course fees	Not covered	0.40 - 0.59	60% of	3 half-credit course fees	Not covered
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<b>Vacation</b>	Vacation leave balances accrues with each pay period from the date of hire. Vacation accrual is pro-rated and based on FTE.  Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work.	<b>Effective:</b> Date of Hire	20 days for years 1 to 7, plus an additional day each for year 8, 9 10 and 11 25 days for years 12 to 21 30 days for years 22 and over																
<b>Sick Leave</b>	Sick leave coverage provides MaPS with income when absent from work due to non-occupational illness or injury. Depending on the situation, medical documentation may be required.  Sick Leave for Part-time employees is provided on the same basis as Full-time employees but proportionate to the employee's normal hours of work.	<b>Effective:</b> Date of Hire	130 days of sick leave per calendar year <ul style="list-style-type: none"> <li>• Illness within the first 3 months: paid at 70% salary</li> <li>• Illness after 3 months up to 1 year of service: 20 days paid at 100% salary and 110 days at 70% salary</li> </ul> Number of days paid at 100% salary increases with each year of employment																
<b>WellBeing and WorkLife</b> <a href="#">WellBeing and WorkLife</a>	Access to resources and services to aid in proactively managing your work and personal life.	<b>Effective:</b> Date of Hire	Benefit is provided at no cost to the employee																
<b>Employee and Family Assistance Program</b> <a href="#">homeweb.ca</a>	The employee and family assistance program (EFAP) is a confidential service available to you and your family members. Support is available over the phone and off-site, providing referrals to resources, services, and support in the employee's community.	<b>Effective:</b> 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 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.

**Questions?** Please contact the **Integrated Service Center (ISC)** at 403-220-8800 or email: [hr@ucalgary.ca](mailto:hr@ucalgary.ca)