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

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.

### Health

Health coverage subject to Alberta Blue Cross maximums, frequency limits, other limitations, and exclusions – see Policy booklet

<table>
<thead>
<tr>
<th>Health Option</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3*</th>
<th>Option 4</th>
<th>Option 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription drug coverage up to Generic Pricing</td>
<td>20%</td>
<td>50%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Prescription contact lenses, glasses, and lenses</td>
<td>Not Covered</td>
<td>50%</td>
<td>100%</td>
<td>No coverage for dispensing fee or over-the-counter drugs</td>
<td>100%</td>
</tr>
<tr>
<td>Eye examination</td>
<td>100%</td>
<td>50%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>For eligible participants age 19 to 64</td>
<td>Max $100/24 months</td>
<td>Max $50/24 months</td>
<td>Max $30/visit</td>
<td>Max $50/24 months</td>
<td>Max $30/visit</td>
</tr>
<tr>
<td>Physiotherapy, chiropractic, massage therapy</td>
<td>100%</td>
<td>50%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>(combined maximum for all services, except Option 5)</td>
<td>Max $200/year (combined)</td>
<td>Max $30/visit</td>
<td>Max $600/year</td>
<td>Max $70/visit</td>
<td>Max $750/year</td>
</tr>
<tr>
<td>Ambulance service and Hospital accommodation</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Out of province emergency medical coverage</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Dental

Dental coverage subject to current Blue Cross Usual & Customary Dental Fee Schedule, maximums, frequency limits and exclusions – see Policy booklet

<table>
<thead>
<tr>
<th>Dental Option</th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3*</th>
<th>Option 4</th>
<th>Option 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Services oral exams, diagnostic services, endodontics, and periodontics</td>
<td>50%</td>
<td>80%</td>
<td>80%</td>
<td>90%</td>
<td>100%</td>
</tr>
<tr>
<td>Major Services crowns, bridges, dentures</td>
<td>50%</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Basic + Major (combined): Max $2,500/year</td>
<td>Basic + Major (combined): Max $2,500/year</td>
</tr>
<tr>
<td>Orthodontics braces, fixed or removable appliances</td>
<td>50%</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Basic + Major (combined): Max $2,500/year</td>
<td>Basic + Major (combined): Max $2,500/year</td>
</tr>
</tbody>
</table>

### Excess Spending Credit Allocation

Credit balances remaining after 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 1st of each year. Unused Excess Spending Credits will be carried forward for one Benefit Year.

### Health Spending Account* (‘HSA’)*

- **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.

### HSA Examples:

- Medical supplies and services as defined by Canadian Revenue Agency

### Wellness Spending Account (‘WSA’)

- **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.

### WSA Examples:

- Fitness and Nutrition
- Dependent care
- Professional Development

(*) “Default Option” will apply if no allocation is made during the enrolment period (i.e., 2 weeks from date of hire or before Jan. 1st of each odd calendar year).
Benefits at a Glance – Management and Professional Staff
Temporary Relief > 6 months: Full-time or Part-time (0.4 FTE to 1.0 FTE)

Effective January 1, 2023

Basic Life Insurance Coverage and Long-Term Disability Options

100% Employee Paid – Mandatory Participation

Selection of all benefit options must be made at enrolment, regardless of waiting period. Medical evidence of insurability is required to increase coverage amounts at a later date.

Flexible Spending Credits cannot be used to pay for Life Insurance, Long-Term Disability or optional insurance premiums. Premiums for this coverage will be deducted from your pay.

The monthly premium and benefit payable are based on the employee’s salary:

<table>
<thead>
<tr>
<th>Option 1</th>
<th>Option 2*</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility: Date of Hire</td>
<td>Effective: Date of Hire</td>
<td>Effective: Date of Hire</td>
</tr>
<tr>
<td>Benefit Amount</td>
<td>Benefit Amount</td>
<td>Benefit Amount</td>
</tr>
<tr>
<td>1 x salary</td>
<td>2 x salary</td>
<td>3 x salary</td>
</tr>
<tr>
<td>Maximum Benefit</td>
<td>Maximum Benefit</td>
<td>Maximum Benefit</td>
</tr>
<tr>
<td>$100,000</td>
<td>$200,000</td>
<td>$600,000</td>
</tr>
</tbody>
</table>

Long-Term Disability

Long Term Disability coverage is not available to this employee group

Accidental Death and Dismemberment Insurance

The basic AD&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.

Mandatory participation 100% Employer paid
Premiums are paid by the University and are a taxable benefit.

Universities Academic Pension Plan (UAPP)

Defined Benefit 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.

UCalgary matches the employee’s contributions.

Employee Contribution Rates as of July 1, 2022:
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

Mandatory participation
Yearly Maximum Pensionable Earnings (‘YMPE’)
2023 YMPE: $66,600
Salary Cap: $195,313.33

Optional Insurance Coverage 100% Employee Paid

Child Optional Life Insurance
Optional Child Life Insurance can be purchased in units of $5,000, $10,000 or $15,000 per dependent child.

Cost per Month
$5,000 coverage: $1.10
$10,000 coverage: $2.20
$15,000 coverage: $3.30

Optional Life Insurance
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. Coverage terminates at age 70. Medical evidence of Insurability is required.

Cost is based on age, sex, smoker/non-smoker status and amount of insurance requested.

Voluntary AD&D
Additional AD&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.

Cost is based on age, sex, smoker/non-smoker status and insurance amount requested.

Voluntary Critical Illness
Lump-sum benefit payment to the insured in the event of diagnosis of a specified illness subject to the terms of the plan. Voluntary Critical Illness coverage can be purchased for both the staff member and their spouse in units of $1,000 up to a maximum of $225,000. Coverage is available up to age 70. Medical evidence of insurability may be required.

Cost is based on age, sex, smoker/non-smoker status and insurance amount requested.
## Other Programs

<table>
<thead>
<tr>
<th>Description</th>
<th>Eligibility</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Support Program</strong></td>
<td>This employee group is not eligible for Tuition Support or Tuition Fee Waiver.</td>
<td></td>
</tr>
<tr>
<td><strong>Vacation</strong></td>
<td>Vacation leave balances accrues with each pay period from the date of hire. Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work. Effective: Date of Hire</td>
<td>4 weeks per year. Vacation accrual is pro-rated and based on FTE.</td>
</tr>
</tbody>
</table>
| **Sick Leave** | 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. Effective: Date of Hire | 130 days of sick leave per calendar year  
- Illness within the first 3 months: paid at 70% salary  
- Illness after 3 months up to 1 year of service:  
  20 days paid at 100% salary and 110 days at 70% salary  
Number of days paid at 100% salary increases with each year of employment |
| **WellBeing and WorkLife** | Access to resources and services to aid in proactively managing your work and personal life. Effective: Date of Hire | Benefit is provided at no cost to the employee |
| **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. Effective: Date of Hire | Benefit is provided at no cost to the employee |

(**) – a combined maximum for the employee, their spouse, and eligible children per one benefit year.

**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.