



Benefits at a Glance

Postdoctoral Associate Group Benefits: Appointments >6 months

[Plan C Benefits](#) To be eligible for University of Calgary Plan C benefits you must have valid provincial health care insurance. Visit [Alberta Health Care Insurance Plan](#) for details. For information on Plan C benefits visit ucalgary.ca/hr/benefits-pension/group-benefits-flexible-spending-accounts/postdocs

Benefit Coverage effective date of appointment. Benefit year: January 1 – December 31

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

		Monthly Cost	
Prescription drugs coverage (generic pricing)	80%, 100% of dispensing fee to a maximum of \$6.50/prescription	Single: \$70.82 Family: \$139.05	<i>Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.</i>
Hospital accommodation (semi-private)	100%		
Ambulance service	100%		
Paramedical practitioners	100%, maximum \$500/practitioner		
Eye examination	100%, maximum \$40/24 months		
Out of province medical emergency travel plan benefit	100%		

Second Opinion Service Upon the diagnosis of a qualifying medical condition, you (or your dependents) can contact the [Second Opinion](#) service to have your medical files reviewed by a medical specialist.

Dental *Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:*

		Monthly Cost	
Basic dental services	80% coverage of eligible fees, subject to maximums	Single: \$44.42 Family: \$71.81	<i>Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.</i>
Periodontic dental services	80% coverage of eligible fees, subject to maximums		
Extensive dental services	50% coverage of eligible fees, subject to maximums		
Basic, periodontic, and extensive: \$1,500 combined maximum per participant per benefit year. Orthodontic services are not covered.			

Long Term Disability Insurance

Taxable benefit provides income continuance in the event the participant is unable to return to work due to long-term illness. **Qualifying Period:** 90 calendar days of continuous disability. **Benefits are payable** until the age 65 where the participant has >2 years of continuous service as of the date of disability **OR** for a period of 2 years or until age 65 (if earlier) if the participant has <2 years of continuous service as of the date of disability.

Eligibility	Maximum Benefit	Monthly Cost	
Effective: Date of Appointment	67% of monthly earnings, to a maximum of \$2,500/month.	Maximum cost \$14.38	<i>Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.</i>

Accidental Death and Dismemberment Insurance

Basic AD&D coverage provides a lump sum benefit in case of accidental death, dismemberment or serious injury to the participant or their eligible dependents. 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.

Eligibility	Maximum Benefit	Monthly Cost	
Effective: Date of Appointment	\$75,000 for PDS, \$10,000 for spouse, \$5,000 for dependent children	\$2.10	<i>Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.</i>

Life Insurance

Upon death of the participant, their designated beneficiary will receive a lump sum payment. The maximum benefit payable is reduced once the participant reaches age 65.

Eligibility	Maximum Benefit	Monthly Cost	
Effective: Date of Appointment	\$75,000 Reduced to \$37,500 at age 65	\$5.70	<i>Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.</i>

Personal Leave Time

The University recognizes that participants may need time away from their full-time research activities in addition to statutory holidays and periods when University of Calgary is closed. Unused leave balances will not be paid upon termination.

- Up to 3 years in appointment: **15** business days at **100%** salary
 - 3+ years in appointment: **20** business days at **100%** salary
- Refer to your Principle Investigator (PI) or the Collective Agreement*

NOTE: This document is intended only as a general summary of group benefits available for Postdoctoral Associates at the University of Calgary. Group benefit coverage is governed by the contract between plan providers and the Governors of the University of Calgary. 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 **UService** at 403-210-9300 or email: hr@ucalgary.ca

Benefits at a Glance

Postdoctoral Associate Group Benefits: Appointments >6 months

Other Programs	Description	Eligibility	Benefit																
Tuition Support Program Employee	Benefit Year: July 1 – June 30 Postdoctoral Associates only: 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.	Effective: After 6 months of full-time continuous service in a benefit eligible position starting from Jan. 1, 2021 Postdoctoral Associate must apply for the benefit	Tuition Support per Academic Year: Postdoctoral Associate																
			<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 \$2,000.00 maximum per course</td> </tr> <tr> <td>0.60 – 0.79</td> <td>80% of</td> <td>4 half-credit course fees</td> <td>4 course fees \$1,600.00 maximum per course</td> </tr> <tr> <td>0.40 – 0.59</td> <td>60% of</td> <td>4 half-credit course fees</td> <td>4 course fees \$1,200.00 maximum per course</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 \$2,000.00 maximum per course	0.60 – 0.79	80% of	4 half-credit course fees	4 course fees \$1,600.00 maximum per course	0.40 – 0.59	60% of	4 half-credit course fees	4 course fees \$1,200.00 maximum per course
			FTE	% Course Fee	Academic Courses	Continuing Education													
			0.80 – 1.00	100% of	4 half-credit course fees	4 course fees \$2,000.00 maximum per course													
0.60 – 0.79	80% of	4 half-credit course fees	4 course fees \$1,600.00 maximum per course																
0.40 – 0.59	60% of	4 half-credit course fees	4 course fees \$1,200.00 maximum per course																
Tuition Fee Waiver Spouse and dependents	Benefit Year: July 1 – June 30 Spouse and eligible dependent children: 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.	Effective: After 1 year of full-time continuous service date in a benefit eligible position starting from Jan. 1, 2021 Postdoctoral Associate must apply for the benefit	Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents																
			<table border="1"> <thead> <tr> <th>Employee Job Status</th> <th>% Course Fee</th> <th>Academic Courses</th> <th>Continuing Education</th> </tr> </thead> <tbody> <tr> <td>Full-time</td> <td>100% of</td> <td>3 half-credit course fees</td> <td>Not covered</td> </tr> <tr> <td>Part-time</td> <td>50% of</td> <td>3 half-credit course fees</td> <td>Not covered</td> </tr> </tbody> </table>	Employee Job Status	% Course Fee	Academic Courses	Continuing Education	Full-time	100% of	3 half-credit course fees	Not covered	Part-time	50% of	3 half-credit course fees	Not covered				
			Employee Job Status	% Course Fee	Academic Courses	Continuing Education													
Full-time	100% of	3 half-credit course fees	Not covered																
Part-time	50% of	3 half-credit course fees	Not covered																
WellBeing and WorkLife WellBeing and WorkLife	Access to resources and services to aid in proactively managing your work and personal life.	Effective: Date of Hire	<i>Benefit is provided at no cost to the employee</i>																
Employee and Family Assistance Plan (EFAP) homeweb.ca	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	<i>Benefit is provided at no cost to the employee</i>																

NOTE: This document is intended only as a general summary of group benefits available for Postdoctoral Associates at the University of Calgary. Group benefit coverage is governed by the contract between plan providers and the Governors of the University of Calgary. 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 **UService** at 403-210-9300 or email: hr@ucalgary.ca