



Benefits at a Glance

Postdoctoral Associate Group Benefits: Appointments >6 months

Effective September 1, 2022

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. Click on the links below each benefit to access more information including plan details.

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:				
Alberta Blue Cross Policy 18953	Prescription drugs coverage (generic pricing)	80%, 100% of dispensing fee to a maximum of \$6.50/prescription	Monthly Cost	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.	
	Hospital accommodation (semi-private)	100%	Single: \$52.04		
	Ambulance service	100%	Family: \$102.20		
	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:				
Alberta Blue Cross Policy 18953	Basic dental services	80% coverage of eligible fees, subject to maximums	Monthly Cost	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.	
	Periodontic dental services	80% coverage of eligible fees, subject to maximums	Single: \$46.04		
	Extensive dental services	50% coverage of eligible fees, subject to maximums	Family: \$74.44		
	Basic, periodontic, and extensive: \$1,500 combined maximum per participant/benefit year. Orthodontic services are not covered.				
Long Term Disability Insurance					
Manulife Policy G0010138					
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.	Max \$13.23	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.
Accidental Death and Dismemberment Insurance					
SSQ Financial Policy IL850					
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	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.
Life Insurance					
Manulife Policy G0010138					
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	\$6.47	Benefit is provided at no cost to the participant. 100% paid by the PI/supervisor.
Personal Leave Time					
PDS Resources PDAC Collective Agreement					
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.			<ul style="list-style-type: none"> 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 PI/supervisor 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

Updated: Aug 15, 2022



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Other Programs	Description	Eligibility	Benefit				
Tuition Support Program Employee Tuition Support	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. Postdoctoral Associate must apply for the benefit	Tuition Support per Academic Year: Postdoctoral Associate				
			FTE	% Course Fee	Academic Courses	Continuing Education	
			0.80 – 1.00	100% of	4 half-credit course fees	4 course fees	\$2,000 max/course
			0.60 – 0.79	80% of	4 half-credit course fees	4 course fees	\$1,600 max/course
			0.40 – 0.59	60% of	4 half-credit course fees	4 course fees	\$1,200 max/course
Tuition Fee Waiver Spouse and dependents Tuition Support	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. Postdoctoral Associate must apply for the benefit	Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents				
			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	Benefit is provided at no cost to the employee				
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	Benefit is provided at no cost to the employee				

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