**Benefits at a Glance**

**Postdoctoral Associate Group Benefits: Full-time Appointments > 6 months**

The University of Calgary is pleased to offer Group Benefits to Postdoctoral Associates. Postdoctoral Fellowship Holders and Guest Postdoctoral Scholars are not eligible to participate in Group benefits plans. To determine your benefit-eligibility please refer to your Letter of Offer or visit the Postdoc website for more information.

### Alberta Health Care

#### Extended Health

- **Benefit year**: January 1 to December 31
- Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations and exclusions:
  - 80% Prescription drugs
  - 100% Hospital accommodation (semi-private)
  - 100% Ambulance service
  - 100% Paramedical practitioners (maximum $500 per practitioner)
  - 100% Eye examination (maximum $40 / 24 months)
  - 100% Out of province medical emergency travel plan benefit

#### 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

- **Benefit year**: January 1 to December 31
- Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:
  - 80% Basic dental services
  - 80% Periodontic dental services
  - 50% Extensive dental services
  - 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.

- **Benefit amount**: 67% of monthly earnings, to a maximum of $2,500 per month
- **Qualifying Period**: 90 calendar days of continuous disability

#### 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.

- **Maximum benefit payable**: $75,000 for PDS, $10,000 for spouse, $5,000 for dependent children

#### Life Insurance

Upon death of the participant, their designated beneficiary will receive a lump sum payment of $75,000. The maximum benefit payable is reduced to $37,500 once the participant reaches age 65.

#### 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.

- **Personal Leave Days**: 10 business days at 100% salary

#### WellBeing and WorkLife

Access to resources and services to aid in proactively managing your work and personal life.

#### Staff Wellness

Staff Wellness promotes healthy living by offering programs and initiatives to PDS group members, as well as assistance and support in dealing with issues arising from illness, injury or return to work situations, including WCB or Occupational Health and Safety matters.

Examples of services: ergonomic assessment, annual flu clinics, audiometric testing and surveillance, immunization, respiratory program, medical examination for respirator usage, etc.

#### EFAP

The U of C employee and family assistance program (EFAP) is available to you and your immediate family members. They offer support in-person, on the telephone or via the web site. They also give referrals to resources, services, and support in your community. The service is free, completely confidential and available 24 hours a day, seven days a week, and available in many languages.

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**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 Integrated Service Center (ISC) at 403-220-8800 or email: hr@ucalgary.ca

Updated: February 10, 2020