<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Eligibility</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
</table>
| Extended Health Care | **Benefit year:** January 1 – December 31  
*Extended Health coverage is subject to Alberta Blue Cross inside limits, minimums, limitations, and exclusions:*  
100% Prescription drugs  
Generic Pricing  
$25 annual deductible, $6.50 dispensing fee cap per prescription  
100% Hospital accommodation; 100% Ambulance service  
100% Paramedical practitioners / 80% Psychologist  
100% Eye examinations ($40/24 months)  
100% Out of province emergency medical | Effective: Date of Hire  
Mandatory participation | FTE | Coverage | Employee | University |
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</thead>
<tbody>
<tr>
<td>0.80 – 1.00</td>
<td>Single</td>
<td>$0.00</td>
<td>$74.04</td>
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<tr>
<td>Family</td>
<td>$0.00</td>
<td>$185.12</td>
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<tr>
<td>0.60 – 0.79</td>
<td>Single</td>
<td>$14.80</td>
<td>$59.24</td>
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<td>Family</td>
<td>$37.02</td>
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<td>0.40 – 0.59</td>
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<td>$29.62</td>
<td>$44.42</td>
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<tr>
<td>Family</td>
<td>$74.04</td>
<td>$111.08</td>
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</table>
| Dental | **Benefit year:** April 1 – March 31  
*Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:*  
80% Basic dental services  
65% Extensive dentistry  
$1,500 combined maximum per person per benefit year  
65% Periodontic dentistry  
Lifetime maximum of $1,500 per person  
50% Orthodontics  
Lifetime maximum of $1,500 per dependent child under age 19 | Effective: 6 months from Date of Hire  
Mandatory participation | FTE | Coverage | Employee | University |
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</thead>
<tbody>
<tr>
<td>0.80 – 1.00</td>
<td>Single</td>
<td>$0.00</td>
<td>$42.92</td>
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<td>Family</td>
<td>$0.00</td>
<td>$107.32</td>
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<tr>
<td>0.60 – 0.79</td>
<td>Single</td>
<td>$8.58</td>
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<td>Family</td>
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<tr>
<td>0.40 – 0.59</td>
<td>Single</td>
<td>$17.16</td>
<td>$25.76</td>
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<tr>
<td>Family</td>
<td>$43.62</td>
<td>$63.70</td>
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</tbody>
</table>
| Flexible Spending Account | **Benefit Year:** July 1 – June 30  
Eligible employees receive flexible spending credits based on their FTE to allocate to a Health Spending Account (HSA), a Wellness Spending Account (WSA), or both. Unused credits may be carried forward for one benefit year after the year in which the credits are advanced.  
*Health Spending Account (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.  
*Wellness Spending Account (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. | Effective: Date of Hire | Annual Credit Allocation: Provided at no cost to the employee |
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</thead>
<tbody>
<tr>
<td>0.80 – 1.00 FTE:</td>
<td>$850 per year</td>
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<tr>
<td>0.60 – 0.79 FTE:</td>
<td>$680 per year</td>
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<tr>
<td>0.40 – 0.59 FTE:</td>
<td>$510 per year</td>
<td></td>
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</table>
| Long Term Disability | Non-taxable benefit provides income continuance if the employee is unable to return to work due to long term illness or injury. After an LTD claim is approved, the employee will receive 70% of first $2,500 earnings and 40% of the balance up to a maximum of $3,500/month to age 65 if disability continues. | Effective: 6 months from Date of Hire  
Mandatory participation 100% Employee paid | $1.801 per $100 insured earnings up to $6,875 maximum insurable salary per month |
| Group Life Insurance | In the event of death, the employee’s designated beneficiary will receive a lump sum payment of 2 times the employee’s annual salary. Maximum benefit is $175,000. | Effective: Date of Hire  
Mandatory participation 100% Employee paid | $0.1499 per $1,000 of coverage |
| Optional Life Insurance | Additional life insurance can be purchased for both the staff member and their spouse in units of $1,000 to a maximum of $300,000. Medical evidence of insurability is required. | 100% Employee paid | Based on age, gender, smoker/non-smoker status and the amount of insurance requested |
| Child Optional Life Insurance | Optional child life insurance can be purchased in units of $5,000, $10,000 or $15,000 per dependent child. | 100% Employee paid | $5,000 – $1.10  
$10,000 – $2.20  
$15,000 – $3.30 |

*Cost sharing of premiums between the Governors and staff members would be implemented where an increase to these costs exceeds the rates outlined in the Collective Agreement between the Governors of the University of Calgary and Alberta Union of Provincial Employees Local 52.*

Updated: July 11, 2022
## Benefits at a Glance – Support Staff

**Fixed Term > 6 months: Full-time or Part-time (0.40 FTE to 1.00 FTE)**

**Effective July 16, 2022**

### Public Service Pension Plan (PSPP)
[pspp.ca](http://pspp.ca)

**Description**
- Defined benefit pension plan provides monthly benefit after retirement based on average salary (to pensionable salary caps) and pensionable service. Participation is:
  - Mandatory if working 30+ hours per week
  - Optional if working 14 – 29 hours per week
- Once in the plan, participation continues until termination or change to ineligible employment category. Visit the [PSPP website](http://pspp.ca) for more information.

**Eligibility**
- **Employee and University Contribution Rates**
  - Employee Contribution Rates as of January 1, 2022:
    - **Full-time** (1.00 FTE):
      - 13.70% of salary up to the Yearly Maximum Pensionable Earnings (YMPE) (2022 YMPE: $64,900)
      - 9.60% on salary above the YMPE
  - **Part-time** (0.40 to 1.00 FTE):
    - 13.70% on salary up to the YMPE plus 9.60% on salary above the YMPE

**Benefit**
- The University of Calgary matches the Employee’s contributions
- **Employee Contribution Rates as of January 1, 2022:**
  - 9.60% on salary up to the YMPE plus 13.70% on salary above the YMPE

### Other Programs
- **Tuition Support Program**
- **Spouse and Eligible Dependent Children:**
  - Covers tuition for University of Calgary Academic credit courses (excluding general fees, course materials and other costs).

**Tuition Support**
- Benefit Year: July 1 – June 30
- **Eligibility**
  - Effective: 6 months from the date of hire if the term of employment is 1 year or more, or if term is extended to 1 year or more.
  - Employee must apply for the benefit
  - The Tuition Fee Waiver is provided at no cost to the employee

**Tuition Fee Waiver**
- Benefit Year: July 1 – June 30
- **Eligibility**
  - Effective: 1 year from the date of hire if the term of employment is 1 year or more, or if term is extended to 1 year or more.
  - Employee must apply for the benefit
  - **Benefit**
    - **Job Status:**
      - **Full-time**:
        - 100% of 4 half-credit course fees
        - 70% of 4 half-credit course fees
      - **Part-time**:
        - 50% of 3 half-credit course fees

### Vacation
- **Employee and Family Assistance Plan (EFAP)**
- [homeweb.ca](http://homeweb.ca)

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

**Eligibility**
- **Benefit**
  - Benefit is provided at no cost to the employee

### Sick Leave
- **Benefit**
  - 130 Days of sick leave per calendar year
  - **Eligibility**
    - Effective: Date of Hire
    - **Benefit**
      - **3 half-credit course fees**
      - **4 course fees**
      - **1,200 max/course**

### Tuition and General Fees Chart
- **Benefit Year:**
  - July 1 – June 30
- **Description**
  - **Employee only:**
    - Covers tuition for 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 Fees Chart.

### Employee and Family Assistance Plan (EFAP)
- [homeweb.ca](http://homeweb.ca)

**Description**
- 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.

**Eligibility**
- **Benefit**
  - 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 the contract between plan providers and the Governors of the University of Calgary. Pension is governed in accordance with the provisions of the Public Service Pension Plan. 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.

Updated: July 11, 2022