## Benefits at a Glance – Support Staff

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

**Effective January 1, 2022**

### Benefit: Extended Health Care

**Benefit year:** January 1 – December 31

Extended Health coverage is subject to Alberta Blue Cross inside maximums, 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

**Coverage:**

- **Employee:** $6.00
- **University:** $68.04

**Eligibility:**

- **FTE:** 0.80 – 1.00
- **Date of Hire:** Mandatory participation

**Total Monthly Cost**

<table>
<thead>
<tr>
<th>FTE</th>
<th>Coverage</th>
<th>Employee</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.80 – 1.00</td>
<td>Single</td>
<td>$6.00</td>
<td>$68.04</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$15.06</td>
<td>$170.06</td>
</tr>
</tbody>
</table>

**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

**Coverage:**

- **Employee:** $0.00
- **University:** $42.92

**Eligibility:**

- **FTE:** 0.80 – 1.00
- **Date of Hire:** Mandatory participation

**Total Monthly Cost**

<table>
<thead>
<tr>
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<th>University</th>
</tr>
</thead>
<tbody>
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<td>0.80 – 1.00</td>
<td>Single</td>
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<tr>
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<td>$1.16</td>
<td>$106.16</td>
</tr>
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</table>

**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.

**Coverage:**

- **Employee:** $8.58
- **University:** $34.34

**Eligibility:**

- **FTE:** 0.80 – 1.00
- **Date of Hire:** Mandatory participation

**Total Monthly Cost**

<table>
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<tr>
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<th>Employee</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.80 – 1.00</td>
<td>Single</td>
<td>$8.58</td>
<td>$34.34</td>
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<td>Family</td>
<td>$22.38</td>
<td>$84.94</td>
</tr>
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</table>

**Benefit year:** 6 months from Date of Hire

**Annual Credit Allocation:** Provided at no cost to the employee

- **0.80 – 1.00 FTE:** $850 per year
- **0.60 – 0.79 FTE:** $680 per year
- **0.40 – 0.59 FTE:** $510 per year

**Credit Allocation:**

- **0.80 – 1.00 FTE:** $1.801 per $100 insured earnings up to $6,875 maximum insurable salary per month
- **0.60 – 0.79 FTE:** $1.16 per $100 insured earnings up to $4,300 maximum insurable salary per month
- **0.40 – 0.59 FTE:** $0.00 per $100 insured earnings up to $2,500 maximum insurable salary per month

**Mandatory participation**

**Total Monthly Cost**

<table>
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<tr>
<th>FTE</th>
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<th>Employee</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.80 – 1.00</td>
<td>Single</td>
<td>$17.16</td>
<td>$25.76</td>
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<tr>
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<td>Family</td>
<td>$43.62</td>
<td>$63.70</td>
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Non-taxable benefit provides income continuity 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.

**Coverage:**

**Eligibility:**

- **FTE:** 0.80 – 1.00
- **Date of Hire:** Mandatory participation

**Total Monthly Cost**

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<tr>
<td>0.80 – 1.00</td>
<td>Single</td>
<td>$106.16</td>
<td>$102.04</td>
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<td>Family</td>
<td>$83.08</td>
<td>$136.06</td>
</tr>
</tbody>
</table>

**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.

**Coverage:**

**Eligibility:**

- **FTE:** 0.80 – 1.00
- **Date of Hire:** Mandatory participation

**Total Monthly Cost**

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</thead>
<tbody>
<tr>
<td>0.80 – 1.00</td>
<td>Single</td>
<td>$5,000</td>
<td>$89.10</td>
</tr>
<tr>
<td></td>
<td>Family</td>
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<td>$22.20</td>
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<tr>
<td></td>
<td></td>
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<td>$33.30</td>
</tr>
</tbody>
</table>

**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.

**Coverage:**

**Eligibility:**

- **FTE:** 0.80 – 1.00
- **Date of Hire:** Mandatory participation

**Total Monthly Cost**

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<tbody>
<tr>
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<td>Single</td>
<td>$5,000 – $1.10</td>
<td>$5,000 – $1.10</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$10,000 – $2.20</td>
<td>$10,000 – $2.20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$15,000 – $3.30</td>
<td>$15,000 – $3.30</td>
</tr>
</tbody>
</table>

**100% Employee paid**

*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.*
## Benefits at a Glance – Support Staff

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

**Effective January 1, 2022**

### Public Service Pension Plan (PSPP)
- **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](pspp.ca) for more information.
- **Eligibility:** Effective: Date of hire if the term of employment is 1 year or more, or if term is extended to 1 year or more.
- **Employee and University Contribution Rates:**
  - Yearly Maximum Pensionable Earnings (“YMPE”)
    - 2022 YMPE: $64,900
  - The University of Calgary matches the Employee’s contributions
  - **Employee Contribution Rates as of January 1, 2022:**
    - 0.40 FTE: 13.70%
    - 0.59 FTE: 9.60%
    - 0.79 FTE: 9.60%
    - 1.00 FTE: 7.00%

### Other Programs

#### Tuition Support Program
- **Eligibility:**
  - **Benefit Year:** July 1 – June 30
  - **Employee 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.

#### Tuition Fee Waiver
- **Eligibility:**
  - **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 dependent children does not include Continuing Education courses.

#### Vacation
- **Eligibility:**
  - AUPE Collective Agreement
  - Vacation leave balances accrue with each pay period from the date of hire. Vacation accrual is pro-rated and based on FTE. Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work.

#### Sick Leave
- **Eligibility:**
  - AUPE Collective Agreement
  - Sick leave coverage provides Support Staff 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.

#### WellBeing and WorkLife
- **Eligibility:**
  - Access to resources and services to aid in proactively managing your work and personal life.

#### Employee and Family Assistance Plan (EFAP)
- **Eligibility:**
  - 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.

### 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.

Questions? Please contact UService at 403-210-9300 or email: hr@ucalgary.ca

**Updated: November 30, 2021**