## Benefits at a Glance – Support Staff
### Limited Term > 6 months: Full-time or Part-time (0.40 FTE to 1.00 FTE)

**Effective January 1, 2024**

### Benefit Coverage

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Benefit year:</th>
<th>Coverage</th>
<th>Eligibility</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Extended Health Care</strong></td>
<td>January 1 – December 31</td>
<td>Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations, and exclusions:&lt;br&gt;100% Prescription drugs&lt;br&gt;Generic pricing&lt;br&gt;$25 annual deductible, $6.50 dispensing fee cap per prescription&lt;br&gt;100% Hospital accommodation; 100% Ambulance service&lt;br&gt;100% Paramedical practitioners, 80% Psychologist&lt;br&gt;100% Eye examinations ($40/24 months)&lt;br&gt;100% Out of province emergency medical</td>
<td>Effective: Date of Hire&lt;br&gt;Mandatory participation</td>
<td>FTE: 0.80 – 1.00&lt;br&gt;Coverage: Single&lt;br&gt;Employee: $1.00&lt;br&gt;University: $76.00&lt;br&gt;Mandatory participation: $3.30&lt;br&gt;Single: $189.30&lt;br&gt;Family: $16.20&lt;br&gt;Family: $41.16&lt;br&gt;Family: $60.80&lt;br&gt;Family: $151.44&lt;br&gt;0.40 – 0.59&lt;br&gt;Single: $31.40&lt;br&gt;Family: $79.02&lt;br&gt;Family: $45.60&lt;br&gt;Family: $113.58</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td>April 1 – March 31</td>
<td>Dental coverage is subject to the current Alberta Blue Cross Usual and Customary Fee Schedule:&lt;br&gt;80% Basic dental services&lt;br&gt;65% Extensive dentistry&lt;br&gt;$1,500 combined maximum per person per benefit year&lt;br&gt;65% Periodontic dentistry&lt;br&gt;Lifetime maximum of $1,500 per person&lt;br&gt;50% Orthodontics&lt;br&gt;Lifetime maximum of $1,500 per dependent child under age 19</td>
<td>Effective: 6 months from Date of Hire&lt;br&gt;Mandatory participation</td>
<td>FTE: 0.80 – 1.00&lt;br&gt;Coverage: Single&lt;br&gt;Employee: $1.58&lt;br&gt;University: $45.60&lt;br&gt;Mandatory participation: $3.96&lt;br&gt;Single: $113.96&lt;br&gt;0.60 – 0.79&lt;br&gt;Single: $10.70&lt;br&gt;Family: $26.74&lt;br&gt;Family: $36.48&lt;br&gt;0.40 – 0.59&lt;br&gt;Single: $19.82&lt;br&gt;Family: $49.54&lt;br&gt;Family: $27.36&lt;br&gt;Family: $68.38</td>
</tr>
<tr>
<td><strong>Flexible Spending Account</strong></td>
<td>July 1 – June 30</td>
<td>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.&lt;br&gt;<strong>Health Spending Account (Non-Taxable)</strong>&lt;br&gt;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.&lt;br&gt;<strong>Wellness Spending Account (Taxable)</strong>&lt;br&gt;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.</td>
<td>Effective: Date of Hire</td>
<td>Annual Credit Allocation: Benefit provided at no cost to the employee&lt;br&gt;<strong>0.80 – 1.00 FTE: $850 per year</strong>&lt;br&gt;<strong>0.60 – 0.79 FTE: $680 per year</strong>&lt;br&gt;<strong>0.40 – 0.59 FTE: $510 per year</strong>&lt;br&gt;Credits are prorated for staff members who are hired after the new benefit year starts.&lt;br&gt;$100 minimum credit allocation to HSA and WSA if employee chooses both.</td>
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<tr>
<td><strong>Long Term Disability</strong></td>
<td></td>
<td>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, to a maximum benefit of $3,500/month. Payable for up to 2 years of disability or to age 65, whichever occurs earlier.</td>
<td>Effective: 6 months from Date of Hire&lt;br&gt;Mandatory participation</td>
<td>100% Employee paid&lt;br&gt;$0.339 per $100 insured earnings up to $6,875 per month maximum insurable salary</td>
</tr>
<tr>
<td><strong>Group Life Insurance</strong></td>
<td></td>
<td>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.</td>
<td>Effective: Date of Hire&lt;br&gt;Mandatory participation</td>
<td>100% Employee paid&lt;br&gt;$0.0995 per $1,000 of coverage</td>
</tr>
<tr>
<td><strong>Optional Life Insurance</strong></td>
<td></td>
<td>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.</td>
<td>Effective: 6 months from Date of Hire&lt;br&gt;Mandatory participation</td>
<td>100% Employee paid&lt;br&gt;Based on age, gender, smoker/non-smoker status and the amount of insurance requested</td>
</tr>
<tr>
<td><strong>Child Optional Life Insurance</strong></td>
<td></td>
<td>Optional child life insurance can be purchased in units of $5,000, $10,000 or $15,000 per dependent child.</td>
<td></td>
<td>100% Employee paid&lt;br&gt;$5,000 – $1.10&lt;br&gt;$10,000 – $2.20&lt;br&gt;$15,000 – $3.30</td>
</tr>
</tbody>
</table>

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

Pension

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. Mandatory participation for full-time employees on the date of hire if the term of employment is 1 year or more, or if term is extended to 1 year or more. Once in the plan, participation continues until termination or change to ineligible employment category. Visit the PSPP website for more information.

Eligibility
Effective: Date of Hire
Part-time employees are not eligible to participate

Eligibility
Effective: Date of Hire

Employee and University Contribution Rates

Effective: January 1, 2024
Yearly Maximum Pensionable Earnings ("YMPE")
2024 YMPE: $68,500

The University of Calgary matches the Employee’s contributions

Employee Contribution Rates as of January 1, 2023:
8.30% on salary up to the YMPE plus
11.90% on salary above the YMPE

Other Programs

Tuition Support Program

Employee
Tuition Support

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.

Eligibility
Effective: 6 months from Employee's continuous service date in a benefit eligible position
Employee must apply for the benefit

Benefit
Tuition Fee Waiver per Academic Year: Employee

Job Status
Employee

Tuition Fee Waiver per Academic Year: Employee

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

Vacation

AUPE Collective Agreement

Vacation leave balances accrue with on a monthly basis from the date of hire. Part-time employees accrue vacation entitlement on the same basis as Full-time employees but proportionate to their normal hours of work.

Eligibility
Effective: Date of Hire
3 weeks per year. Vacation accrual is pro-rated and based on FTE.

Sick Leave

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 regular full-time employees but proportionate to the employee’s normal hours of work.

Eligibility
Effective: Date of Hire
190 Days of sick leave per calendar year
• Illness within the first 3 months: paid at 70% salary
• Illness after 3 months up to 1 year of service: 20 days paid at 100% salary and 110 days at 70% salary
• Number of days paid at 100% salary increases with each year of employment

WellBeing & WorkLife

WellBeing and WorkLife

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

Eligibility
Effective: Date of Hire

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 online, providing referrals to resources, services, and support in the employee’s community.

Eligibility
Effective: Date of Hire

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.

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

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