<table>
<thead>
<tr>
<th>Benefit</th>
<th>Benefit year</th>
<th>Coverage</th>
<th>Eligibility</th>
<th>Total Monthly Cost</th>
</tr>
</thead>
</table>
| **Extended Health Care**             | 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 care | Effective: Date of Hire  
Mandatory participation | |
| **Dental**                           | 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 | |
| **Balance – Online Wellness**        |              | Online Wellness program. Set goals, keep track of your actions to achieve and maintain a healthy lifestyle. Earn points and win prizes. | Effective: Date of Hire | Benefit is provided at no cost to the employee |
| **Flexible Spending Account**        | 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. |  | **Annual Credit Allocation** | Benefit provided at no cost to the employee |
|                                      |              | 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 |  |  |
| **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, to a maximum benefit of $3,500/month. Payable for up to 2 years of disability or to age 65, whichever occurs earlier. | Effective:  
6 months from Date of Hire  
Mandatory participation  
100% Employee paid | $0.333 per $100 insured earnings up to $6,875 per month maximum insurable salary |
| **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:  
6 months from Date of Hire  
Mandatory participation  
100% Employee paid | $0.0995 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. |  | 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. |  | $5,000 – $1.10  
$10,000 – $2.20  
$15,000 – $3.30 |
### Benefits at a Glance – Support Staff

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

**Effective January 15, 2024**

<table>
<thead>
<tr>
<th>Pension</th>
<th>Description</th>
<th>Eligibility</th>
<th>Employee and University Contribution Rates</th>
</tr>
</thead>
</table>
| Public Service Pension Plan (PSPP) | 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. | Effective: Date of Hire | Yearly Maximum Pensionable Earnings ("YMPE")
2024 YMPE: $68,500 |
| **Other Programs** | **Description** | **Eligibility** | **Benefit** |
| Tuition Support Program Employee | 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 Fee Chart.
The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart. | Effective: 6 months from Employee’s continuous service date in a benefit eligible position
Employee must apply for the benefit | Tuition Support 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 |
| Tuition Fee Waiver Spouse and dependents | 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: 1 year from Employee’s continuous service date in a benefit eligible position
Employee 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 |
| Vacation | 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. | Effective: Date of Hire | 3 weeks per year. Vacation accrual is pro-rated and based on FTE. |
| Sick Leave | 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. | Effective: Date of Hire | 130 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 |
| Employee and Family Assistance Plan (EFAP) | 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 |

**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 403-210-9000 or email tr[sic]ucalgary.ca**