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

**Benefit** | Coverage | Eligibility | Total Monthly Cost
---|---|---|---
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 | Effective: Date of Hire
Mandatory participation | FTE | Coverage | Employee | University
0.80 – 1.00 | Single | $6.00 | $68.04
| Family | $15.06 | $170.06
0.60 – 0.79 | Single | $19.60 | $54.44
| Family | $49.06 | $136.06
0.40 – 0.59 | Single | $33.22 | $40.82
| Family | $83.08 | $102.04

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
0.80 – 1.00 | Single | $0.00 | $42.92
| Family | $1.16 | $108.16
0.60 – 0.79 | Single | $8.58 | $34.34
| Family | $22.38 | $84.94
0.40 – 0.59 | Single | $17.16 | $25.76
| Family | $43.62 | $63.70

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. | Effective: Date of Hire
Annual Credit Allocation: Benefit 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
Credits are prorated for staff members who are hired after the new benefit year starts.
$100 minimum credit allocation to HSA and WSA if employee chooses both.

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.

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 | $0.435 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 | $0.1499 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. | To apply, email benefits@ucalgary.ca
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. | To apply, email benefits@ucalgary.ca
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 exceed the rates outlined in the Collective Agreement between the Governors of the University of Calgary and Alberta Union of Provincial Employees Local 52.*

Updated: August 5, 2021
<table>
<thead>
<tr>
<th>Pension Area</th>
<th>Description</th>
<th>Eligibility</th>
<th>Employee and University Contribution Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Public Service Pension Plan</strong></td>
<td><strong>pspp.ca</strong> Provided monthly benefit after retirement based on average salary. First year 100% salary, thereafter 70% salary.</td>
<td>Effective: Date of Hire</td>
<td>Yearly Maximum Pensionable Earnings (&quot;YMPE&quot;) 2021 YMPE: $81,600</td>
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<tr>
<td></td>
<td>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.</td>
<td>Part-time employees are not eligible to participate.</td>
<td>The University of Calgary matches the Employee’s contributions</td>
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<tr>
<td></td>
<td><em>Note:</em> 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.</td>
<td></td>
<td>Employee Contribution Rates: (as of January 1, 2018) 10.47% on salary up to the YMPE plus 14.95% on salary above the YMPE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Programs</th>
<th>Description</th>
<th>Eligibility</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Support Program</td>
<td><strong>Employee</strong> Benefits per Academic Year: July 1 – June 30</td>
<td>Effective: 6 months from Date of Hire</td>
<td>Tuition Support per Academic Year: Employee FTE % Course Fee Academic Courses Continuing Education</td>
</tr>
<tr>
<td></td>
<td><strong>Employee only:</strong> Covers tuition for both University of Calgary Continuing Education courses and Academic credit courses (excludes general fees, course materials and other costs).</td>
<td>Part-time employees are not eligible to participate.</td>
<td>0.80 – 1.00 100% of 4 half-credit course fees 2 course fees $2,000.00 maximum per course</td>
</tr>
<tr>
<td></td>
<td>Tuition support is based on the tuition course cost listed in the Tuition and General Fees Chart.</td>
<td></td>
<td>0.60 – 0.79 80% of 4 half-credit course fees 4 course fees $1,600.00 maximum per course</td>
</tr>
<tr>
<td></td>
<td>The individual is responsible for any difference between program course costs and the amounts in the Tuition and General Fee Chart.</td>
<td></td>
<td>0.40 – 0.59 60% of 4 half-credit course fees 4 course fees $1,200.00 maximum per course</td>
</tr>
<tr>
<td></td>
<td><strong>Spouse and eligible dependent children:</strong> Covers tuition for University of Calgary Academic credit courses (excludes general fees, course materials and other costs).</td>
<td>Effective: 1 year from Date of Hire Part-time employees are not eligible to participate.</td>
<td>Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents Employee Job Status % Course Fee Academic Courses Continuing Education</td>
</tr>
<tr>
<td></td>
<td>The Tuition Fee Waiver for eligible dependents does not include Continuing Education courses.</td>
<td>Part-time employees are not eligible to participate.</td>
<td>Full-time 100% of 3 half-credit course fees Not covered</td>
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<td></td>
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<td></td>
<td>Part-time 50% of 3 half-credit course fees Not covered</td>
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<tr>
<td>Vacation</td>
<td>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.</td>
<td>Effective: Date of Hire</td>
<td>3 weeks per year. Vacation accrual is pro-rated and based on FTE.</td>
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<tr>
<td>Sick Leave</td>
<td>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 proportionate to the employee’s normal hours of work.</td>
<td>Effective: Date of Hire</td>
<td>130 Days of sick leave per calendar year</td>
</tr>
<tr>
<td>WellBeing and WorkLife</td>
<td>Access to resources and services to aid in proactively managing your work and personal life.</td>
<td></td>
<td>- Illness within the first 3 months: paid at 70% salary</td>
</tr>
<tr>
<td>Employee and Family Assistance Plan (EFAP)</td>
<td>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.</td>
<td>Effective: Date of Hire</td>
<td>- Illness after 3 months up to 1 year of service: 20 days paid at 100% salary and 110 days at 70% salary</td>
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<td></td>
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<td></td>
<td>- Number of days paid at 100% salary increases with each year of employment</td>
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</tbody>
</table>

**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 Governing 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: August 5, 2021**