**Benefits at a Glance – Support Staff**

**Regular Full-time or Part-time (0.40 FTE to 1.00 FTE)**

**Effective July 16, 2022**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Total Monthly Cost</th>
<th>FTE</th>
<th>Coverage</th>
<th>Employee</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extended Health Care</td>
<td>Benefit year: January 1 – December 31</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>* Extended Health coverage is subject to Alberta Blue Cross inside maximums, limitations, and exclusions:*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% Prescription drugs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Generic pricing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$25 annual deductible, $6.50 dispensing fee cap per prescription</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% Hospital accommodation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% Ambulance service</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% Paramedical practitioners / 80% Psychologist</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% Eye examinations ($40/24 months)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% Out of province emergency medical</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Effective:</strong> Date of Hire</td>
<td><strong>Mandatory participation</strong></td>
<td><strong>0.80 – 1.00</strong></td>
<td><strong>Single</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$74.04</strong></td>
</tr>
<tr>
<td></td>
<td><strong>0.60 – 0.79</strong></td>
<td><strong>$14.80</strong></td>
<td><strong>Single</strong></td>
<td><strong>$0.00</strong></td>
<td>$185.12</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>0.40 – 0.59</strong></td>
<td><strong>$29.62</strong></td>
<td><strong>Single</strong></td>
<td><strong>Family</strong></td>
<td><strong>$74.04</strong></td>
<td><strong>$111.08</strong></td>
</tr>
</tbody>
</table>

| Dental                       | Benefit year: April 1 – March 31                                         |                                                                                     | **0.80 – 1.00** | **Single** | **$0.00** | **$42.92** |
|                              | * 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:** Date of Hire                                              | **Mandatory participation**                                                          | **0.80 – 1.00** | **Single** | **$0.00** | **$107.32**|
|                              | **0.60 – 0.79**                                                           | **$8.58**                                                                          | **Single**     | **$0.00** | $34.34    |
|                              | **0.40 – 0.59**                                                           | **$17.16**                                                                          | **Single**     | **Family**| **$22.38** | **$84.94** |

| Flexible Spending Account    | **Benefit Year:** July 1 – June 30                                        |                                                                                     | **0.80 – 1.00** | **0.60</br>– 0.79** | **0.40</br>– 0.59** | **$850 per year** | **$680 per year** | **$510 per year** |
|                              | Eligible employees receive flexible spending credits based on their FTE allocation 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 | **$1,801 per year** | **$6,875 per year** | **$100 insured earnings up to $1,000 of ** | **$6,875 per year** | **$100 insured earnings up to $1,000 of ** |
|                              | 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. | **Mandatory participation** | **100% Employee paid** | **$0.1499 per $1,000 of coverage** | **$0.1499 per $1,000 of coverage** | **$0.1499 per $1,000 of coverage** | **$0.1499 per $1,000 of coverage** |
|                              | 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. | **100% Employee paid** | **$1,801 per year** | **$6,875 per year** | **$100 insured earnings up to $1,000 of ** | **$6,875 per year** | **$100 insured earnings up to $1,000 of ** |

| 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 year** | **$6,875 per year** | **$100 insured earnings up to $1,000 of ** | **$6,875 per year** | **$100 insured earnings up to $1,000 of ** |
| 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** | **$0.1499 per $1,000 of coverage** | **$0.1499 per $1,000 of coverage** | **$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. | Application required | **100% Employee paid** | **Based on age, gender, smoker/non-smoker status and the amount of insurance requested** | **$5,000 – $1.10** | **$10,000 – $2.20** | **$15,000 – $3.30** | **$10,000 – $2.20** | **$15,000 – $3.30** |
| Child Optional Life Insurance| Optional child life insurance can be purchased in units of $5,000, $10,000 or $15,000 per dependent child. | Application required | **100% Employee paid** | **Based on age, gender, smoker/non-smoker status and the amount of insurance requested** | **$5,000 – $1.10** | **$10,000 – $2.20** | **$15,000 – $3.30** | **$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.*
## Benefits at a Glance – Support Staff
### Regular Full-time or Part-time (0.40 FTE to 1.00 FTE)

**Effective July 16, 2022**

### Public Service Pension Plan (PSPP)
- **pspp.ca**
- **Definition:** 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
- **Eligibility:**
  - **Effective:** Date of Hire
  - 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:**
  - 9.60% on salary up to the YMPE plus
  - 13.70% on salary above the YMPE

### Tuition Support Program
#### Employee
- **Tuition Support**
- **Benefit Year:** July 1 – June 30
- **Description:** Covers tuition for both University of Calgary Continuing Education courses and Academic credit courses (excludes general fees, course materials and other costs).
- **Eligibility:**
  - **Effective:**
  - **Benefit:**
    - **Tuition Support per Academic Year: Employee**
      - **FTE:**
        - **% Course Fee:** 100% of
        - **Academic Courses:** 4 half-credit course fees
        - **Continuing Education:** 4 course fees
      - **Continuing Education Caps:** $2,000 max/course
    - **Employee only:**
      - **Effective:**
      - **Benefit:**
        - **Tuition Fee Waiver per Academic Year: Spouse and Eligible Dependents**
          - **Job Status:**
            - **% Course Fee:**
              - **Benefit:**
                - **Vacation Leave**
                  - **Benefits at a Glance – Support Staff**
                  - **WellBeing and WorkLife**
                  - **Employee and Family Assistance Plan (EFAP)**
                  - **Tuition Support Program**
                  - **Vacation**
                  - **Sick Leave**
                  - **WellBeing and WorkLife**
                  - **Employee and Family Assistance Plan (EFAP)**
                  - **Vacation**
                  - **Sick Leave**
                  - **WellBeing and WorkLife**
                  - **Employee and Family Assistance Plan (EFAP)**
                  - **Vacation**
                  - **Sick Leave**
                  - **WellBeing and WorkLife**
                  - **Employee and Family Assistance Plan (EFAP)**
                  - **Vacation**
                  - **Sick Leave**
                  - **WellBeing and WorkLife**
                  - **Employee and Family Assistance Plan (EFAP)**

### Employee and Family Assistance Plan (EFAP)
- **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:**
  - **Effective:** Date of Hire
  - **Benefit:**
    - **Employee and University Contribution Rates**
      - **Employee:**
        - **Effective:** Date of Hire
        - **Benefit:**
          - **Vacation Leave**
            - **Benefits at a Glance – Support Staff**
            - **WellBeing and WorkLife**
            - **Employee and Family Assistance Plan (EFAP)**

### Other Programs
#### Description
- **Vacation**
  - **Benefits at a Glance – Support Staff**
  - **WellBeing and WorkLife**
  - **Employee and Family Assistance Plan (EFAP)**

### Notes:
- 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:** July 11, 2022  
**Page 2 of 2**