



UNIVERSITY
OF ALBERTA

Benefit Summary and Enrolment Guide

Management and
Professional Staff

December 2023



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Welcome

The University of Alberta is pleased to provide eligible members with a comprehensive outline of the university sponsored benefit programs. The university's benefit program is provided to you as a support for you and your family's well-being and is an important part of your compensation package.

Whether you are a new hire, or newly eligible for benefits, this booklet is designed for you. Inside this guide you will find eligibility rules, a summary of the plans, instructions on how to enrol and a resource list.

The provision of benefit plans is subject to change. The university will provide a minimum of two months' notice to employees of any changes that the university, in its sole discretion, considers appropriate.

The information in this guide provides a summary of the Management and Professional Staff Benefits Program. If there are any discrepancies between the information in this guide and the official plan documents, the official plan documents will prevail. Links to plan documents are included in the resource list.

Questions?

Contact the Staff Service Centre:

780-492-8000

uab.ca/staffsrv

Plan Overview and Eligibility

Eligibility

Program eligibility is dependent on the Management and Professional Staff (MAPS) employment category under which you are appointed. Eligible categories are:

- Full-time continuing employees.
- Part-time continuing employees, working a minimum of 0.4 full-time equivalent.
- Temporary employees, working a minimum of 0.4 full-time equivalent, and with an appointment length of at least 8 months.

Benefit coverage commences on your date of appointment; there is no waiting period.

Costs

- The costs for core benefit programs are paid by the university.
- Premiums paid by the university for life insurance and critical illness are reported as a taxable benefit on your T4 slip.
- Eligible employees may choose to purchase additional insurance coverage through payroll deduction.
- The Universities Academic Pension Plan (UAPP) contributions are shared equally by the university and the employee.

Please refer to the [Summary of Benefit Costs](#).
This document is updated as rates change.

Health and Dental

Health

This plan provides coverage for a range of medical expenses not covered by provincial health care. You and your eligible dependents must have coverage under the Alberta Health Care Insurance Plan or equivalent. The [Sun Life Booklet](#) has further details.

Prescription Drugs	<ul style="list-style-type: none"> Coverage is based on the lowest priced equivalent drug. Specialty drugs require FACET prior authorization.
Hospital in Canada	Cost difference between a standard room and up to a private room.
Paramedical Services	<ul style="list-style-type: none"> Acupuncturist, athletic therapist, chiropractor, massage therapist, osteopath, physiotherapist, psychologist and registered social worker have a \$75 per visit maximum, and a combined annual maximum of \$1,800; massage therapy is limited to \$600 per year. Podiatrist/chiropract and naturopath each have an annual maximum of \$600 and a \$75 per visit maximum. Occupational therapist, speech therapist, and respiratory therapist each have an annual maximum of \$1,000.
Vision	One exam per year, plus up to \$350 every 24 months for adults (12 months for children) for glasses, frames, contact lenses or laser eye surgery.
Medical Services & Equipment	Examples include an ambulance to hospital, hearing aids, crutches and casts. Some items are covered less than 100% and specific maximums may apply.
Travel	Emergency medical expenses incurred while travelling outside Canada for up to 180 days. A medical emergency is an acute illness or accidental injury that requires immediate medical treatment prescribed by a physician.

Dental

Dental coverage is based on the current year Alberta dental fee guide. The [Sun Life Booklet](#) has further details.

Basic Services	100% coverage for services such as exams, x-rays, cleanings and fillings.
Major Services	75% coverage for services such as crowns, veneers, and dentures.
Orthodontics	75% coverage for children and adults.

Health Spending Account

On your appointment date, and then on each following January 1, you receive an annual Health Spending Account (HSA) credit allocation of \$750.

- This account can be used to pay for health and dental expenses that are not paid by the university benefit plans but are eligible for the [medical tax credit](#) on your income tax return.
- HSA reimbursements are not taxable.
- If you have a remaining balance in your HSA at the end of the year, it will be carried over for one year. If any part of that balance remains at the end of the second year, it will be forfeited.

Life, Accident, Critical Illness, Medical Leave

University Paid Plans

Death Benefit	In the event of your death while employed by the university, your full salary for the month of your death and one additional month will be paid to your estate. Health coverage for your eligible dependents continues for six months.
Basic Life	\$100,000 benefit paid to your beneficiaries in the event of your death.
Basic Critical Illness	\$10,000 benefit paid to you in the event of diagnosis of a covered disease.
Business Travel Accident	\$100,000 benefit paid in the event of accidental death or injury while travelling on business for the university.
Medical Leave	If you have an illness or injury that prevents you from working, you will receive 100% of your salary for up to 26 weeks.
Long Term Disability	<p>After you have been unable to work due to illness or injury for 26 weeks, you may be eligible to receive 70% of your salary. This benefit is taxable and may be reduced by other income you are entitled to receive while you are disabled. The benefit continues until the earliest of the date at which you are no longer disabled, end of the month in which you turn age 65, or the date of your death.</p> <p>Your benefits continue while you are receiving disability benefits. You continue to pay CPP, EI and optional coverage premiums, but your UAPP (and your ASRP if applicable) contributions are paid by the university. The Disability Plan Text has further details.</p>

Optional Employee Paid Plans

Premiums for optional coverage are paid by you.

See the [Summary of Benefit Costs](#) for the current rates, which are subject to change annually.

PLAN	COVERAGE AVAILABLE FOR PURCHASE	GUARANTEED ¹
Optional Employee Life	Units of \$10,000 up to \$500,000	Up to \$180,000
Optional Dependent Life	\$15,000 for your spouse and \$5,000 for each child	Yes
Optional Critical Illness	Units of \$25,000 up to \$300,000 (you and/or spouse)	\$25,000
Optional Accidental Death & Dismemberment	<p>Units of \$30,000 up to \$480,000 (single or family)</p> <p>Family coverage provides 50% of your coverage for your spouse and 15% of your coverage for each of your children. If you have no children, your spouse is covered for 60%; if you have no spouse, your children are covered for 20%.</p>	No medical evidence is required - you can apply at any time

¹ - Medical evidence is not required if you apply within 90 days of when you are eligible for these benefits.

Additional Plans and Perks

The costs for these plans are paid by the university.

Employee and Family Assistance Program (EFAP)

- The EFAP provides confidential psychological and personal counselling.
- In addition to counselling, you and your eligible dependants have access to nutritional, legal and financial consultations, a personal trainer, e-learning courses, smoking cessation programs, health and wellness resources and work life services (e.g. eldercare).
- The resource list (see page 13) provides information on how to connect with Homewood Health, our EFAP provider.

Vacation, Personal Leave Days, Holidays and Closures

- **Vacation:** Your vacation entitlement, or pay in lieu of paid time off, is determined by your appointment type and length of service. Full-time employees with less than 15 years of service are entitled to 25 vacation days.
- **Personal Leave Days:** Full-time employees are entitled to 5 personal leave days (prorated for part-time employees).
- **General Holidays:** The university observes 11 general holidays: New Year's Day, Alberta Family Day, Good Friday, Easter Monday, Victoria Day, Canada Day, Heritage Day, Labour Day, Thanksgiving Day, Remembrance Day and Christmas Day.
- **Winter Closure:** Employees are normally entitled to 4 days off during the regular work week period from December 26 to December 31 inclusive.

Leaves

All staff are eligible for Employment Standards leaves in accordance with the terms of the statute. These leaves are described at www.alberta.ca/job-protected-leaves.aspx.

- Any entitlement to continued wages, financial assistance or top-up during these leaves is in accordance with the [MAPS Handbook](#).
- Please consult the handbook or contact the Staff Service Centre to confirm your eligibility and if benefit coverage will continue during your leave.

- Examples of leaves are:
 - **Maternity and paternity leave**, with up to 95% of salary paid for up to 25 weeks.
 - **Compassionate Care & Emergency Leave**, either unpaid or up to 100% salary for up to 6 months. More information can be found on the [HRHSE website](#).
 - **A Voluntary Personal Leave Plan** where you can take additional leave. You can apply for 5, 10 or 15 days of unpaid leave, with the cost being deducted from your pay in equal installments between August 1 and July 31.

Physical Education, Recreation Facilities

You have access to a wide range of university physical education and recreation facilities, including fitness, swimming, squash, racquetball, etc. For more information, visit uab.ca/ccr.

Professional Expense Reimbursement (PER)

The PER program provides an annual allocation of funds for the reimbursement of eligible expenses incurred for the performance of professional responsibilities.

- At the beginning of each academic year (July 1), you receive an allocation of \$1,400.
- Newly hired employees, and employees who are appointed under a contract less than a full year, will have a prorated allocation.
- Eligible expenses are submitted with receipts for reimbursement.
For a list of eligible expenses and how to apply, visit the [HRHSE website](#).

Tuition Remission

The program covers tuition towards credit courses listed in the University of Alberta Calendar, excluding Faculty of Extension.

- You are responsible for payment of non-instructional fees, including books and supplies, and International Differential Fees, if applicable.
- The amount of tuition reimbursed is limited to the equivalent dollar value of four single term credit courses in Arts per academic year (July 1 to June 30).
- This amount is prorated for eligible staff with an appointment between 8 and 12 months.

University Health Centre

- You have access to health services at the University Health Centre on North Campus.
- You will need your University of Alberta OneCard or photo ID, and proof of provincial health coverage.

For more information, visit uab.ca/uhc.

Child Care Benefit

- Financial assistance is available for child care expenses for children age seven and under, or up to age 18 if disabled and in need of full time care.
- The benefit is 50% of expenses, up to \$2,000 per year per eligible child.
- Applications open annually in January for the previous calendar year's expenses.
- If you have eligible dependents on file, Shared Services will email you a notice with a link to the application form.

Employee Discounts

University of Alberta employees have access to discount programs that can help you save on technology, health and wellness, travel and more.

For more information, visit the [HRHSE website](#).

Retirement

Universities Academic Pension Plan (UAPP)

The UAPP is a contributory defined benefit pension plan, meaning that both you and the university make contributions into the plan's fund based upon your salary.

- Your pension does not depend on the amount you contribute.
- Your pension benefit at retirement is determined by a formula that uses your highest average salary and your years of credited service while you were a plan member.
- Current contribution rates are noted in the [Summary of Benefit Costs](#).

Eligibility

- Staff appointed to a full-time or part-time continuing position, or a temporary position for a period of 12 months or more, are eligible to join the UAPP on date of hire.
- Full-time or part-time temporary staff appointed less than one year are not automatically enrolled in the plan. You are eligible to join once you:
 - have completed two years of continuous service due to continuous short-term appointments, and
 - earned at least 35% of the Yearly Maximum Pensionable Earnings (YMPE) in each of the two consecutive years.

Further information about the plan can be found on the [UAPP website](#).

Executive Defined Contribution Supplementary Retirement Plan (EDCSR)

Unlike the UAPP, which is a defined benefit plan, the EDCSR is a defined contribution plan. Annual notional contributions are based on:

- Your earnings between the UAPP maximum salary and the specified EDCSR cap, multiplied by the contribution rate, which is determined by EDCSR points.
- Your EDCSR points are equal to your age plus years of continuous service (including any leaves of absence) in an eligible EDCSR appointment as of December 31 of each year.

Eligibility

To participate in the EDCSR, you must be:

- a member of the UAPP;
- a University of Alberta employee in a position designated by the Board of Governors as a member of the EDCSR; and
- have pensionable earnings that exceed the annual UAPP maximum salary.

Further information about the EDCSR can be found on the [HRHSE website](#).

Enrolment Checklist

All forms, except where noted otherwise, should be uploaded [via a ticket](#) to Shared Services.

- Confirm what plans you are eligible for based on your appointment type
- Enrol your eligible dependents (spouse, children) and name your insurance beneficiaries (where you are not automatically the beneficiary) for basic and optional life insurance, critical illness, voluntary AD&D, and business travel accident via PeopleSoft
 - [Instructions](#) to add beneficiaries only (no dependents)
 - [Instructions](#) to add dependents and beneficiaries
 - The [Canada Life group enrolment form](#) is available if you can't enrol online
- Enrol with Sun Life to submit health, dental, and health spending account claims. The university confirms your eligibility to participate in the plans via a weekly data transfer. Please allow 7 to 10 business days from your benefit start date for Sun Life to receive your eligibility details.
 - [How to enrol](#) and obtain an Access ID
 - [Download the app](#) (you'll need your Access ID to use the app)
 - Print your coverage card or add it to your digital wallet via the app
 - [Find a provider \(Lumino\)](#)
 - [How to make claims](#)
- Determine if you want to purchase optional coverage
 - Review the [Summary of Benefit Costs](#)
 - Medical evidence is not required (up to certain limits) if you apply within 90 days
 - Optional [Critical Illness](#) (mail to Industrial Alliance - address is on the form)
 - [Optional AD&D](#)
 - [Optional Life Insurance](#)
- Enrolment in the pension plan
 - The university will enrol you with UAPP if you are eligible
 - UAPP will send you a welcome email
 - Review your pension contributions; these are automatically deducted from pay
 - Complete the pension beneficiary [form](#)

If you need additional information or assistance, contact the [Staff Service Centre](#).

Resource List

RESOURCE	MORE INFORMATION	
Human Resources, Health, Safety and Environment (HRHSE)	uab.ca/hrhse	
Staff Service Centre	780-492-8000 uab.ca/staffsrv	
Sun Life Health, Dental, Health Spending Account	Policy 25379 1-800-361-6212 mysunlife.ca Sun Life Booklet	
Homewood Health Employee and Family Assistance Program	1-800-663-1142 (English) 1-866-398-9505 (En Français) 1-888-384-9505 TTY (Hard of hearing) HRHSE website	
UAPP Pension	1-866-709-2092 uapp.ca UAPP Designation of Beneficiary Form	
EDCSR Supplemental Retirement Plan	HRHSE website	
Industrial Alliance Accidental Death & Dismemberment, Critical Illness	1-800-266-5667 Voluntary AD&D Policy 119-3421 Basic Critical Illness Policy 100006151B Voluntary Critical Illness Policy 100006151	Enrolment Form Summary Enrolment Form
Canada Life Basic & Optional Life Insurance	1-800-957-9777 Basic & Optional Coverage	Application Form