



UNIVERSITY
OF ALBERTA

Benefit Summary and Enrolment Guide

Academic Staff

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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 negotiations between the university and the Association of Academic Staff of the University of Alberta (AASUA). The university and AASUA jointly manage the program through the Academic Benefits Management Committee (ABMC).

Please note that program eligibility and levels of coverage vary depending on the agreement under which you are appointed.

The information in this guide provides a summary of the Academic 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 and levels of coverage vary depending on the agreement under which you are appointed.

| Agreement applicable to your appointment | Eligible employees | Use these acronyms in the table below to understand your coverage |
|---|---|---|
| Faculty | Full or part time (0.40 FTE or greater) | FAFL |
| Administrative Professional Officer (APO) | | |
| Faculty Service Officer | | |
| Librarian | | |
| Academic Teaching Staff | Full time, depending on appointment length | ATS |
| Temporary Librarian, Administration, and Professional Officer | | TLAPO |
| Trust/Research Academic Staff | | TRAS |

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 in the resource list.
This document is updated as rates change.

Plan Overview

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

| BENEFIT PLAN | PROVIDER/PLAN | Agreement applicable to your appointment | | | | | | | |
|---|-------------------------|--|--------|--------|--------|--------|--------|--------|---|
| | | FAFL | ATS | | TLAPO | | TRAS | | |
| | | N/A | 8-12 | >12 | 8-12 | >12 | 8-12 | >12 | |
| Appointment length (months): | | | | | | | | | |
| Health | Sun Life | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Dental | Sun Life | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Health Spending Account | Sun Life | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Basic Life | Canada Life | \$100K | \$50K | \$100K | \$50K | \$100K | \$50K | \$100K | |
| Optional Life | Canada Life | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Optional Dependent Life | Canada Life | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Critical Illness | Industrial Alliance | ✓ | | ✓ | | ✓ | | ✓ | ✓ |
| Optional Critical Illness | Industrial Alliance | ✓ | | ✓ | | ✓ | | ✓ | ✓ |
| Business Travel Accident | Industrial Alliance | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Optional Accidental Death & Dismemberment | Industrial Alliance | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Medical Leave | University | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Long Term Disability | University ¹ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Pension Plan | UAPP ² | ✓ | Note 3 | ✓ | Note 3 | ✓ | Note 3 | ✓ | ✓ |
| Supplementary Pension Plan | ASRP ⁴ | ✓ | | | | | | | |
| Employee and Family Assistance Program | Homewood Health | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Professional Expense Reimbursement | University | ✓ | ✓ | ✓ | ✓ | ✓ | | | |
| Child Care | University | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Recreation | University | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Tuition Remission | University | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

¹ - Staff with an appointment between 8 and 12 months have this benefit insured with Canada Life.

² - Universities Academic Pension Plan

³ - Participation may commence after two years of continuous service with earnings of at least 35% of the Years' Maximum Pensionable Earnings (YMPE).

⁴ - Academic Supplemental Retirement Plan

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. *\$50,000 for staff appointments between 8 and 12 months. |
| 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, June 30 following your 65th birthday, 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 ² |
| 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. | ² - \$60,000 for appointments less than 12 months

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 14) provides information on how to connect with Homewood Health, our EFAP provider.

Vacation, 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. Staff with less than 10 years of service are entitled to 22 vacation days, or 4% pay in lieu.
- **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 Collective Agreement. Leave types and eligibility are described in Article 8 of the Collective Agreement (Common Provisions).
- Please consult the Collective Agreement 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 academic 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](#).

Academic Supplementary Retirement Plan (ASRP)

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

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

Eligibility

- The ASRP is a negotiated component of total compensation for Academic staff appointed to continuing full and part-time positions in the Faculty, Librarian, Administrative Professional Officer, and Faculty Service Officer agreements.
- To be a member of the ASRP, eligible staff must have pensionable earnings that exceed the annual UAPP maximum salary.

Further information about the ASRP 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
 - [How to make claims](#)
- Determine if you want to purchase optional coverage
 - Review the Summary of Benefit Costs (see resource list)
 - 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](#) (Note: use [this form](#) if your appointment is < 12 months)
- 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 |
| Summary of Benefit Costs | Continuing Academic Staff TRAS Appointment 8 to 12 Months TRAS Appointment > 12 Months ATS or TLAPO Appointment 8 to 12 Months ATS or TLAPO Appointment > 12 Months |
| 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 |
| ASRP Supplemental Retirement Plan | HRHSE website |
| Industrial Alliance Accidental Death & Dismemberment, Critical Illness | 1-800-266-5667 Voluntary AD&D Policy 119-3421 Enrolment Form Basic Critical Illness Policy 100006151B Summary Voluntary Critical Illness Policy 100006151 Enrolment Form |
| Canada Life Basic & Optional Life Insurance | 1-800-957-9777 Continuing or Appointments > 12 months Application Form Appointments < 12 months Application Form |