



UNIVERSITY
OF ALBERTA

Benefit Summary and Enrolment Guide

Support Staff

July 2024

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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 Non-Academic Staff Association (NASA). The university and NASA jointly manage the program through the Support Staff Benefits Committee (SSBC).

Please note that program eligibility and levels of coverage vary depending on your position category and length of appointment.

The information in this guide provides a summary of the Support 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

You are eligible to participate in the University's benefit plans if you meet one of the following criteria:

Regular employees who are:

- appointed to a position without an end date, or for recurring specified periods of more than 6 months each year; and
- working a minimum of 0.4 FTE (full-time equivalency).

Auxiliary monthly employees who are:

- appointed for a period greater than 12 months*; and
- working a minimum of 0.4 FTE.

*If you are already enrolled in benefits and there is no break between your benefited position and a new position of 12 months or less, you will remain on the benefits plan.

Apprentices who are:

- working in an apprenticeship position as defined in the Collective Agreement.

Other types of Support Staff positions, such as Casual Level 1, are not eligible for benefits. If you are unsure of your eligibility, please contact the Staff Service Centre.

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.
- Employees may choose to purchase additional insurance coverage through payroll deduction.
- The Public Service Pension Plan (PSPP) 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 [Health Plan Text](#) 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	Acupuncturist, athletic therapist, chiropractor, naturopath, podiatrist/chiroprapist, physiotherapist, psychologist/registered social worker, and speech therapist are covered up to \$1,000 per practitioner, with a combined annual maximum of \$2,500.
Vision	Up to \$300 every 24 months for adults (12 months for children) for eye exams, 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 [Dental Plan Text](#) has further details.

Basic Services	100% coverage for services such as exams, x-rays, cleanings and fillings.
Major Services	50% coverage for services such as crowns, veneers, and dentures.
Orthodontics	50% coverage for children and adults.

Spending Accounts

Annual Allocation

Eligible support staff receive \$1,250 to divide between their Health Spending Account (HSA) and their Personal Spending Account (PSA).

- This amount is not prorated.
- Each fall starting in October, you will be instructed to divide your \$1,250 between your HSA and PSA for the following year.
- If you take no action, return from a leave or are hired after the open enrolment dates, the default allocation will be \$1,000 for HSA and \$250 for PSA.

Health Spending Account

- This account is like a bank account that 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.

Personal Spending Account

- The PSA can be used to cover the cost of your [wellness related expenses](#), such as:
 - Education and personal development
 - Fitness equipment and services
 - Health services
 - Monthly transit pass
 - Child and elder care
- PSA reimbursements are a taxable benefit.
- If you have a remaining balance in your PSA at the end of the year, it does not carry-forward and is forfeited.

Life, Accident, Critical Illness, Medical Leave

University Paid Plans

Basic Life	2x annual salary 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.
Occupational AD&D	\$25,000 benefit paid in the event you suffer accidental death or dismemberment as a result of an accident which occurs while you are at work.
Casual and General Illness	If you have an illness or injury that prevents you from working, you will receive 100% of your salary for up to 26 weeks. Your position type determines how many hours you will accrue.
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, the end of the month you reach 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 PSPP 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 \$100,000
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, 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 5 years of service accrue are entitled to 15 vacation days, or 6% 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.

The [HRHSE website](#) has more details regarding holiday and closure pay.

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 Part A (Operating) and Part B (Trust) of the Collective Agreement.
- 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:
 - Compassionate leave.
 - Maternity and paternity leave.
 - 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 instalments 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.

Human Resources Development Fund (HRDF)

The HRDF allows eligible support staff to access learning opportunities (courses, workshops, seminars, in-school apprenticeship training or programs) that will enhance their capacity to perform work or prepare for an expanded or different role.

- Regular and auxiliary employees can apply for up to \$750 each fiscal year (April 1 to March 31).
- 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 must have completed at least one year of service with the university.
- You are responsible for payment of non-instructional fees, including books and supplies, and International Differential Fees, if applicable.
- The amount of tuition reimbursed in a calendar year is up to 18 units of course weight for full-time employees and up to 3 units of course weight for part-time employees.

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.

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

Public Service Pension Plan (PSPP)

The PSPP 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

Employees who meet the following criteria must be enrolled on the date they become eligible:

- Full-time Regular employees.
- Part-time Regular employees appointed into a continuing position of 30 or more hours per week.
- Employees appointed as "auxiliary salaried" where the terms of the contract specify that the employment is to last for a period greater than one year and the regularly scheduled hours are not less than 30 hours per week.

If you do not meet the criteria above, you may be eligible to participate in the PSPP on a voluntary basis. More information is available on the [HRHSE website](#).

Further information about the plan can be found on the [PSPP 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](#)
 - 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 PSPP if you are eligible
 - Review your pension contributions; these are automatically deducted from pay
 - Designate your pension beneficiary via PSPP's [Your Pension Profile](#)

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 Health Plan Text Dental Plan Text
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
PSPP Pension	1-866-709-2092 pspp.ca Your Pension Profile
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